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and Mercantile Practice

By G. R. WALKER

REVISED AND ENLARGED EDITION

FIRST YEAR'S COURSE

COMMERCIAL CORRESPONDENCE AND
OFFICE ROUTINE

W. & R. CHAMBERS, LIMITED

38 SOHO SQUARE, LONDON W.1 ; AND EDINBURGH

CHAMBERS'S COMMERCIAL CORRESPONDENCE,
OFFICE ROUTINE, AND MERCANTILE
PRACTICE. By G. R. WALKER. Revised and
Enlarged Edition.

First Year's Course.—Commercial Correspondence	2/6	
Office Routine	1/6 net
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Latest Revised Edition, Jan. 1932

P R E F A C E.

THIS little book, the present edition of which has been thoroughly revised and brought up to date, has been compiled in accordance with the course in 'Commercial Correspondence and Office Routine' planned by the Board of Education 'to give boys and girls an ~~intelligent~~ knowledge of the details and minor duties which are expected from them on entering business life.'

While primarily intended for use in Evening Continuation and Commercial Schools, it can also be employed with advantage in the upper classes of Day Schools and by all who wish to obtain an insight into the ordinary routine of an office.

The succeeding volume, *Commercial Correspondence, Office Routine, and Mercantile Practice—Second Year's Course*, follows the Board of Education's Syllabus in 'Mercantile Practice,' and provides a course for Junior Clerks and others who have already acquired an elementary knowledge of business procedure.

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COMMERCIAL CORRESPONDENCE

AND

OFFICE ROUTINE.

CHAPTER I.

APPLYING FOR A SITUATION.

A BOY or girl about to leave school and wishing to commence business life as a junior clerk should be extremely careful in making application for such a post, as a badly-worded or badly-written application would be at once rejected.

The letter of application should be written very legibly, should be clear and to the point. Make it as concise as possible. Unruled notepaper should be used, and care taken that the writing is straight. (To accomplish this, see that the edge of the paper is parallel with the edge of the desk, and that the body and head are straight.) Do not attempt to crowd the letter on the top portion of the paper, or to put a long word at the end of a line where there is room for but a short one.

JUNIOR CLERK wanted for merchant's office. Age 15. Commencing salary £25 per annum. Apply to F. TRIGG, Brunswick St., Birmingham.

If you wish to reply to this advertisement, you should first put your full address and the date at the top of the paper, on the right-hand side. Leave a small margin on the left of the paper, and begin by greeting the person to whom you are writing. In this case the usual greeting is 'Sir,' or 'Dear Sir'; should you be writing to a firm, the greeting would be 'Gentlemen,' or 'Dear Sirs.'

Commence your application immediately under the last letter of the greeting, arranging the body of the application in the following order:—

1. Refer to the advertisement, and offer your services.

2. State your age, and enumerate your qualifications for the post.

3. Refer to your testimonials or references.

Do not send original testimonials, as they may be lost; always send copies.

Having finished the application, conclude by repeating the greeting and signing your Christian name and surname in full, thus:—

I am, Dear Sir (or Gentlemen),

Your obedient Servant,

HERBERT BENSON.

Always sign your name in full, so that it may be a guide to the receiver of the letter as to the sex of the writer. The receiver will then know whether to reply to Mr H. Benson or to Miss H. Benson.

The signature should be the most legible part of the letter. Inattention to this is a constant source of annoyance to business men.

The letter should be addressed to the person to whom it is being sent on the left side of the bottom of the paper :—

F. Trigg, Esq.,
Brunswick St.,
Birmingham.

Or, if it is addressed to a firm,

Messrs F. Trigg & Co.,
Brunswick St.,
Birmingham.

The following is a good form of application :—

19 RICHMOND ST.,
HANDSWORTH, BIRMINGHAM.
June 19, 1925.

DEAR SIR,

In reply to your advertisement in to-day's *Gazette* for a junior clerk, I respectfully beg to offer my services. I am in my fifteenth year, and have just left school after having passed through the highest class. I may say that I have gone through a course of lessons in 'Commercial Correspondence and Office Routine,' and am at the present time studying shorthand and book-keeping.

I enclose herewith a copy of a testimonial from the head-master of my late school.

Trusting to receive a favourable reply,

I am, Dear Sir,

Your obedient Servant,

HERBERT BENSON.

F. Trigg, Esq.,
Brunswick St.,
Birmingham.

In the public offices, railway companies' offices, banks, and other large businesses, it is customary to hold periodical examinations of all applicants for

clerkships. A register of applicants is generally kept ; and if the student is desirous of entering one of these offices, he should apply for his name to be placed on the list of candidates for the next examination.

19 RICHMOND ST.,
HANDSWORTH, BIRMINGHAM.

June 19, 1925.

DEAR SIR,

Being desirous of entering the service of your Company as a junior clerk, I shall be glad if you will enter my name on the list of candidates for such a post.

I am in my fifteenth year, and have just left school.

I remain, Dear Sir,

Your obedient Servant,

HERBERT BENSON.

The Goods Manager,
Great Western Railway Co.,
New St.,
Birmingham.

In reply to your letter, you will probably be asked to attend an examination at the central office of the Company. The subjects of the examination differ according to the needs of the different companies ; but the chief subjects in almost all these examinations are Writing, Arithmetic (more especially Long Additions of Money, Cross Additions, Discounts, and Percentages), and Geography.

Address the envelope in the same manner as you have addressed the letter :—

*The Goods Manager,
Great Western Railway Co.,
New St.,
Birmingham.*

EXERCISES.

- (1) Answer the following advertisement :—

SMART LAD wanted for office work. One just leaving school preferred. Apply to JOHNSON BROS., Scotia Works, Caledonia Road, Edinburgh.

- (2) Answer the following advertisement, stating that you can write shorthand at the rate of 90 words per minute :—

JUNIOR CLERK (shorthand writer) wanted for manufacturer's office. Age from 15 to 17. Apply, stating wages required, to WM. JONES, Agent, York Road, Edinburgh.

- (3) Write to the local manager of the National Dairies Company, Liverpool Road, Swindon, asking to be placed on the list of candidates for the post of junior clerk.

CHAPTER II.*COPYING OUT-GOING LETTERS.*

IN all business houses it is essential that a full and complete record should be kept of all communications, invoices, &c., sent out. There are several methods of attaining this object, the one most generally adopted being the use of a 'copying-book.' The care of this book is often one of the first and most important duties a young clerk has to perform upon entering an office ; and as it is often referred to by the principals of the firm, great pains should be taken to discharge the duty in a satisfactory manner by keeping the copying-book as neat as possible.

Press-copying a Written Letter.—The apparatus required for this process consists of :—

Special copying-ink.

Copying-book.

Letter-press or copying-press.

Several sheets of thick oil-paper and blotting-paper.
Damping brush.

The copying-books are made of fine tissue-paper, and can be obtained in several sizes, those generally used being 'foolscap' (size, 14 inches by 9 inches) for copying official letters and statements made on foolscap paper; and 'quarto' (size, 11 inches by 9 inches) for ordinary letters. The letter is written in the copying-ink, and should not be blotted, but allowed to dry. Open the copying-book at the page on which you wish to copy the letter, and place one of the oil-sheets on the left-hand leaf of the book (the last one used). Turn the leaf on which you wish to make the copy over the oil-sheet, and damp it with the damping brush. If this is carefully done, the oiled backing will prevent the water from spreading to the other pages. Be very careful in handling the damp paper, as it is easily torn. While the leaf is being damped, water will probably collect in any little depressions there may be on the surface. These must now be absorbed by pressing a sheet of blotting-paper over the wet surface, as perfect copies can only be obtained when the page is moistened evenly. The next step is to place the letter face downwards on the wet page of the copying-book; then place another sheet of the oil-paper on the back of the letter to prevent the other pages getting wet, close the book, and put it in the copying-press, taking care to place it in the centre. Screw down the top of the press; allow the book to remain under pressure for about half a minute, and you will have a perfect copy of the letter. Take out the letter and the oil-sheets, replacing the latter by two sheets of dry blotting-

paper, which should be allowed to remain in the book until the tissue-paper is quite dry.

By this simple method a *fac-simile* of the original letter or invoice is obtained, and can be referred to at any time.

Be very careful to keep the oil-sheets free from dirt and blots of ink, or the blots will be impressed in the book while it is under the press. Several letters can be copied at the same time, but care must be taken that a clean oil-sheet is placed between each letter and the succeeding page of the letter-book.

Copying Typewritten Letters.—The method of copying typed letters differs slightly from the above. Instead of using a damping brush, damping sheets made of india-rubber, cloth, or calico are used. One of these sheets (damp, but not wet), is placed on the first oil-sheet, the copying-leaf is put over it, and the letter placed in the book as described above. The method for copying a written letter is then followed, but the book should be left under the press for about two minutes. The damping sheets are kept damp permanently in a tin bath, and are always ready for use. The best copying-books for typed matter are made of 'Japanese' tissue-paper.*

Carbon Duplicating Books.—Press copying of letters is largely used; but some firms still prefer to use *carbon duplicating books*.

These books consist of numbered sheets of note-paper, perforated near the inner edge and bound together, interleaved with thin paper—oiled tissue-paper being often used. The oiled papers bear numbers

* Some firms, by the use of a carbon-sheet, take a duplicate of every letter as it is being typed, and this copy is filed with the answer when the latter is received.

corresponding to the numbers on the notepaper, and a sheet of carbon paper is placed between the two sheets. Thus, when writing on the oiled paper, an impression is also transmitted through the carbon to the notepaper, which is then torn out at the perforated edge and despatched, the other copy being retained in the book for reference.

This carbon process is largely used by commercial travellers, who can thus keep a fac-simile of their orders without carrying any bulky apparatus about with them.

EXERCISES.

- (1) State briefly the method adopted in copying a typewritten letter in the letter-book.
- (2) In what particulars does the method adopted in copying a 'written' letter differ from that adopted in copying a 'typed' letter?

CHAPTER III.

METHODS OF DUPLICATING DOCUMENTS.

IN all offices it is necessary to have some apparatus for the duplicating of letters, notices of meetings, price-lists, &c., in order that large numbers of copies of the same matter may be obtained. A great variety of these time-saving appliances are now sold, but they are all modifications of either :—

- (a) The Gelatine Process ; or
- (b) The Stencil Process.

Gelatine Process.—For this process the requisites are :—

- Bottle of specially prepared ink.
- Tray of gelatine.

The gelatine is bought in tins, and is melted by being placed in a saucepan of boiling water. It is then poured into the tray, and after standing for a few hours it regains its original consistency. The document required to be copied is written on ordinary paper with the special ink, and is then laid face downwards on the gelatine for a few minutes. The ink is thus partially transferred to the composition; and, on removing the paper, a negative of the writing will be left on the face of the gelatine. Copies can now be obtained by placing paper on the negative and pressing gently over it with the palm of the hand. If strips of paper are placed round the original, they will be found of great assistance in obtaining straight copies. When the desired number of copies has been printed, the ink should be washed off the composition with warm water. This must be done as soon as possible, as the ink gradually sinks into the gelatine.

Stencil Process.*—The stencil-sheet is a specially prepared paper, thinly coated with wax, on which the writing is done with a small wheel or steel pencil. The stencil-sheet is placed on a small block of rough metal, which causes the wheel or pencil to perforate the paper while the writing is being done. The sheet is then attached to a printing-frame, and blank paper placed under it. Copies of the original are easily obtained by passing the roller lightly over the stencil-sheet, as this action forces the ink through the perforations. The copies obtained should be

* The stencil processes chiefly used are the Cyclostyle, Ellam's Duplicator, the Roneo Duplicator, Edison's Mimeograph, and the duplicators sold by various typewriter companies.

placed between sheets of blotting-paper for a short time, so that the superfluous ink may be absorbed.

The duplicating of *typewritten matter* is usually done by the stencil process. The stencil-sheet is placed in the typewriter on the top of a specially prepared silk sheet, while below the silk sheet (to give the necessary rigidity) is placed a sheet of stiff oiled 'backing' paper (similar to that used in copying letters in the letter-book). In some typewriters it is advisable to place a sheet of tissue-paper on the top of the stencil-sheet to protect it from the type; in others, this is not necessary.

The matter to be copied is then typed in the ordinary way, care being taken to strike the keys firmly and evenly. If the stroke is too hard, the letters will be cut bodily out of the stencil-sheet; on the other hand, if too light a stroke is given, there will be a difficulty in forcing the ink through when printing. The typing being finished, the stencil-sheet is taken out of the typewriter, when it will be seen that the stencil-sheet has been perforated by the type. The sheet is now attached to the printing-frame, and the printing proceeded with as described above. It is sometimes, however, found advisable to place a sheet of tissue-paper over the stencil-sheet during printing, to absorb any superfluous ink.

Before commencing to write, the type should be thoroughly cleaned, as good work cannot be done if the types are full of ink and dust.

By putting the requisite number of sheets of paper in the typewriter, and placing over each (except the top one) a sheet of carbon-paper, any desired number of copies, up to a maximum of six, may be made as the typing is being executed.

CHAPTER IV.

MAKING UP LETTERS FOR THE POST, &c.

Folding Letters.—Although this matter seems to be a trivial one, it must not be done in a careless fashion. ‘Neatness in folding up, sealing, and addressing letters is by no means to be neglected,’ says Lord Chesterfield; ‘there is something even in the exterior of a letter that may please or displease, and consequently deserves some attention.’

Always bear in mind that envelopes correspond in size to notepaper, so that a letter when properly folded will closely fit the envelope.

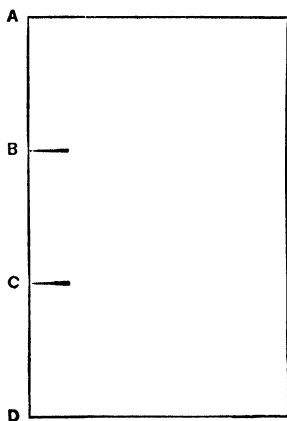
The sizes of envelopes generally used in business are :—

‘Commercial’ envelopes,
 $5\frac{1}{2}$ inches by $3\frac{1}{4}$ inches.

‘Foolscap’ or ‘official’ envelopes, $8\frac{3}{4}$ inches by 4 inches.

Of course there are many other sizes of envelopes in use, but they are used for special purposes — e.g. an architect will have envelopes large enough to hold specifications and plans; a photographer will have envelopes in which cabinet photographs will fit comfortably, &c.; but

the ‘commercial’ and ‘foolscap’ envelopes are recognised as the standard business sizes.

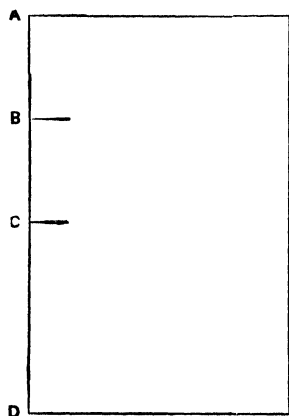


Octavo Sheet (Fig. 1).

The 'commercial' envelope is used for letters written on quarto and octavo paper, and the 'foolscap' for all communications or statements written on foolscap paper. Octavo paper (size, $8\frac{1}{4}$ inches by $5\frac{1}{4}$ inches) is nearly as broad as the 'commercial' envelope, and is almost three times as deep. Hence two folds are required in folding a letter written on this paper.

First, fold the paper at 'C' (Fig. 1), thus bringing 'D' to 'B.' Second, fold 'C' to 'A.'

Quarto paper is $8\frac{1}{4}$ inches by $10\frac{1}{2}$ inches—i.e. twice the size of octavo. This sheet is first folded to octavo size, and then the above method is followed.



Foolscap Sheet (Fig. 2).

A foolscap sheet is folded at 'C' (Fig. 2) by bringing 'D' to 'A,' and then again at 'B.' Folded thus, the sheet will neatly fit a foolscap envelope.

Addressing Envelopes.—

When addressing envelopes, always write very plainly, so that there shall be no danger of the letter-sorter mistaking the name of the town. In sorting a large number of letters, it is easy to mistake *Henley* for *Hanley*, or *Boston* for *Bolton*, if the writing is not very clear.

The name of the person or firm to whom you are writing should be placed on the first line, commencing about half-way down the envelope. The address should be written under that, occupying two or three

additional lines, the last of which should contain the name of the postal district or county.

*Frank Trigg, Esq.,
6 Brunswick St.,
Birmingham.*

*Mr H. Benson,
19 Richmond St.,
Handsworth,
Birmingham.*

*Messrs Johnson Brothers,
Scotia Works,
Caledonia Road,
Edinburgh.*

*The Manager,
National Dairies Co.,
Liverpool Road,
Swindon.*

*The Secretary,
Board of Education,
Whitehall,
London, S. W. 1.*

Never address envelopes to Mr J. Smith, Esq., or to Dr A. Jones, M.D. The address should be J. Smith, Esq., or Mr J. Smith, according to his social position ;

* The S.W. means the South-Western Postal District of London. Other abbreviations of the London postal districts in general use are : E.C. (East Central), W.C. (West Central), N.W. (North-Western), S.E. (South-Eastern), N.E. (North-Eastern), N. (Northern), W. (Western). The figure refers to the number of the Delivery Office, and should always be given. A list of all the principal streets in London, with their postal district and delivery office number, may be obtained gratuitously at any large post-office.

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Dr A. Jones, or A. Jones, Esq., M.D. Clergymen should be addressed as the Rev. A. Jones, &c.

When a letter is to be delivered in the town in which it is posted, some people omit the name of the town. This is unwise, as it may lead to mistakes being made in sorting.

Be very careful when addressing envelopes to places in foreign countries to spell correctly the names of unfamiliar towns, and to add the name of the country. Additional care is necessary in addressing envelopes to America, as many towns and cities there are named after European towns and cities; thus, there are eight 'Londons' in the United States, and several 'Liverpools' and 'Berlins.' A letter to the United States should be addressed as follows:—

*Messrs Jones & Co.,
46th Street,
Daytona,
Volusia County,
Florida, U.S.A.*

For rates of postage of foreign and colonial letters, see page 31.

Enclosures.—Before closing a letter, the young clerk should note if reference is made to any enclosures, and should see that these enclosures are duly sent with the letter. As a rule, enclosures are indicated either in the margin on the left side of the

paper, thus, *3 encls.*, or at the foot, (3 encls.).* Some-

times in short letters the only reference is in the text :

* Sometimes a bright red star or circle is affixed, so as to catch the eye of the clerk making up the letters.

I beg to forward you herewith a copy of our price-list as requested,' &c.

The omission of these enclosures is to be particularly guarded against, as much confusion, annoyance, and even loss, may be caused by such omission.

Posting.—When the letters and enclosures have been carefully folded up and placed in the envelope, the latter should be sealed, and stamps sufficient for the postage affixed in the top right-hand corner.

At the present time the postage-rate for letters to be delivered in any portion of the United Kingdom is :—

Weight not exceeding 2 oz. 1½d.
For every additional 2 oz. or fraction of 2 oz. ½d.

If stamps are not affixed by the sender, the receiver of the letter is charged double postage; or if the stamps affixed are insufficient, double the deficiency is charged.

Circulars.—Circulars, notices convening meetings, invoices, orders, &c., may be posted at a reduced fee of ½d. if not exceeding 2 oz. in weight, under the following conditions :—

1. That nothing shall appear in writing on the document save dates, the names and addresses of the parties, the particulars and prices of any goods, or the particulars of any sums of money to which the document relates, and the mode of consignment of any such goods or money.

2. That any matter (other than aforesaid) which may be in the nature of a letter shall be wholly in print, and shall relate exclusively to the subject matter of the document, or the terms on which business is

transacted by the person or firm from whom the document issues.

3. That when the circular is a notice of meeting or appointment, the place, date, and hour, and, in the case of a notice of meeting, the objects of the meeting, may be inserted in writing.

Circulars imitating typewriting, or reproduced from a typewritten original by a mechanical process, can be posted at this reduced rate (officially known as the printed paper rate) if there are at least twenty copies, precisely identical, and they are handed in at the counter of a post-office, attention being directed to their nature.

Envelopes in which circulars, &c., are sent by $\frac{1}{2}$ d. post must not be sealed, but left in such a way that the contents can easily be examined by the post-office officials. Besides circulars, the printed paper rate ($\frac{1}{2}$ d. for every 2 oz. or part thereof up to a maximum of 2 lb.) now includes books, sketches, drawings, photographs, maps, plans, charts, business papers of a formal kind, Christmas cards, &c., MSS. for press and printed proofs, educational exercises and examination papers with or without comments, lists, &c.

Late-fee Letters.—The postal letter-boxes are cleared several times during each day, and every effort should be made to post letters before the time of the last clearance. Should it be found impossible to do this, letters can be posted at the chief offices in a number of the large towns a few minutes later than the clearing time on the payment of an additional fee of $\frac{1}{2}$ d. This extra fee is paid by affixing an additional $\frac{1}{2}$ d. stamp to the envelope, and this step will secure inclusion in the first ensuing delivery. Late-fee letters

should be placed in the special boxes provided for that purpose, and not in the ordinary letter-boxes. Although this late-fee system is not universal, letters can be posted in this way at most of the district central offices, and also at stations through which the mail-trains run. Boxes for the reception of these letters are also attached to all mail-trains to which sorting-carriages are attached.

Registration and Insurance.—To provide for the greater security of important papers such as cheques, deeds, &c., the envelope containing them can be registered at any post-office on payment of a fee *in addition to the ordinary postage*. The registration of a letter also insures its contents, so that should it be lost compensation to the value of the enclosures (but not exceeding £400) will be paid by the Post-master-General.

The scale of fees, and the respective limits of compensation covered by the fees, are as follows :—

Fee.	Limit of Compensation.	Fee.	Limit of Compensation.	Fee.	Limit of Compensation.
3d.	£5.	10d.	£140.	1s. 5d.	£280.
4d.	£20.	11d.	£160.	1s. 6d.	£300.
5d.	£40.	1s.	£180.	1s. 7d.	£320.
6d.	£60.	1s. 1d.	£200.	1s. 8d.	£340.
7d.	£80.	1s. 2d.	£220.	1s. 9d.	£360.
8d.	£100.	1s. 3d.	£240.	1s. 10d.	£380.
9d.	£120.	1s. 4d.	£260.	1s. 11d.	£400.

Every packet to be registered should be marked 'registered' on the outside, and must be handed to one of the post-office clerks at least half-an-hour before the clearing of the letter-box. The clerk will

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then give a receipt (to be produced should the packet be lost) in the following form :—

No.

CERTIFICATE OF POSTING OF A REGISTERED POSTAL PACKET.

A _____, addressed as under, upon which a fee of _____
(State amount in words.)
pence has been paid, in addition to the Postage { of _____ s. _____ d. }
for Parcels only. }
has been registered and posted here this day :—

Date Stamp.

Postmaster's Signature *Ms Dorasund*

Should a packet marked 'registered' or one containing coin or jewellery be dropped into a letter-box, a compulsory registration fee of 6d. will be charged on delivery, and no compensation given in case of loss.

Bank-notes, money-orders, postal orders, cheques, &c., must be enclosed in one of the registered letter envelopes provided by the Postmaster-General, or compensation in case of loss will not be given.

Jewellery and coins can also be sent by registered post; but should an envelope containing coin be lost, £5 is the maximum compensation given, whatever amount of coin was contained in the letter.

Applications for compensation should be made within seven days of the loss, on a special form to be obtained from any post-office.

On delivery of a registered envelope or packet, a receipt is obtained from the recipient, and, if required, the sender can, either at the time of posting or subsequently, obtain an acknowledgment of its delivery on payment of a fee of 3d.

Additional Insurance.—Should it be necessary to insure a registered packet beyond the maximum of £400 insured by the Postmaster-General, this can be effected to any amount at Lloyd's, or at one of the many offices for the insurance of parcels, &c.

EXERCISES.

- (1) How are enclosures referred to in letters?
- (2) What is the amount of postage required for an inland letter weighing $6\frac{1}{2}$ oz.?
- (3) Address an envelope to the publishers of this book.
- (4) What papers can be sent through the post at the printed paper rate?
- (5) What would it cost to send an inland registered letter, weighing 5 oz., so as to insure it for £5?
- (6) What do the abbreviations E.C. 3 and S.W. 5 stand for?

CHAPTER V.

INDEXING THE LETTER-BOOK.

To facilitate the finding of a letter copied in the letter-book, an index to every page is kept at the beginning or end of the book. This index is arranged alphabetically, one or more pages being devoted to each letter of the alphabet, and contains the name of the person or firm to whom the letter has been sent, and the page of the book on which it is copied.

A letter sent to Mr F. Trigg, Birmingham, copied on page 86, would be indexed on the page devoted to 'T.'

Trigg, F. Birmingham, 86.

If another letter were sent to him on a subsequent date, and copied on a second page, his name would not be repeated in the index, but the number of the second page would be entered opposite his name:—

Trigg, F. Birmingham, 86, 106.

A letter to Messrs Johnson & Briggs would be indexed on the 'J' page, and a letter to the Manager of the National Dairies Co. under 'D.'

If a large number of letters are written to one firm on a variety of subjects, it is of advantage to enter the main subject of each letter in the index over the number of the page, so that the particular letter required can be referred to at once.

A specimen page of an index is appended on page 25.

This method is sometimes supplemented by what is called the *cross-reference*. By this cross-reference, letters to the same firm are traced without repeatedly looking in the index. Take the three letters sent to Wm. Evans of Redditch. The letter on page 12 being the first one sent to him would be marked $^0/_{29}$ at the head of the letter, the $^0/$ indicating that no previous letter has been sent to him, the $/_{29}$ that the next letter sent to him is copied on page 29. On page 29 the cross-reference would be $^{12}/_{68}$, meaning that the last letter to Wm. Evans is on page 12, and that the next is on page 68. On page 68 the reference would be $^{29}/$ only, as this is the last letter sent.

E

I N D E X.

Evans, Wm., Redditch.....	12	29	68						
Ellis, Jno., Preston.....	18	41	80						
Eccles & Jones, Liverpool....	32								
Edwards, Mrs, Hull	33								
	Gas-engine.	Dust Fan.	Cheque £50.	New Boiler.	Do.	Repairs to Fan.	Cheque £80.	Invoice.	
Eton Engineering Company..	38	42	56	90	93	104	112	134	
Ede Brothers, Liverpool.....	62								
Enfield Gun Co.....	77	84							
Edensor & Co., Hull.....	107								
Earle, Wm., Kensington	122								
Emerton, Jno., Derby.....	144								
	Credit note.	Piping.							
Eton Engineering Company..	145	152							

The second number would be put in when another letter to him was copied. The reference numbers are usually written in coloured pencil, so that they can be easily distinguished from the communication itself. When commencing a new copying-book, reference should be made to the last letter sent to the same person in the old book, thus $^{480}/$. The cross-reference on page 480 of the old book would be (say) $^{462}/_2$, showing that letters to the same person were copied on page 462 of the old book and on page 2 of the new book.

The cross-references to the letters sent to the Eton Engineering Co. would be :—

Page 38 $^0/_{42}$ (or $^{470}/_{42}$ if a letter to them were copied on page 470 of the old book).

Page 42 $^{38}/_{56}$.

Page 56 $^{42}/_{90}$.

" 90 $^{56}/_{98}$.

" 93 $^{90}/_{104}$, &c.

EXERCISES.

- (1) How should the following letters be indexed?—Page 16, The Rev. W. Emery, M.A., Leith; page 18, Messrs Ellis & Son, Chester; page 34, Mr H. Palmer, Birkenhead; page 39, The Rev. W. Emery, Leith; page 44, The Secretary, Local Government Board; page 48, The Manager, Bradford Banking Co.; page 49, Messrs Williams & Tomkinson, Liverpool; page 56, Mr H. Tomkinson, Edinburgh.
- (2) What is the use of the 'cross-reference'?
- (3) Letters are copied to Mr J. Jarvis, Middlesboro', on the following pages of the letter-book, viz. :—19, 26, 38, 57, 81, 98. What would be the cross-reference on each page?

CHAPTER VI.

POSTAGE AND PETTY CASH BOOKS.

Postage-book.—This book contains a record of all money spent in postages, telegrams, &c., and is generally in charge of the junior clerk, who is responsible for the making up and posting of the letters. Purchases of stamps are made from the petty cash account, generally in amounts of £2 or £3. There are several forms of postage-books, details being entered more fully in some than in others. The following is a good form, each day's postages being entered on a separate page, and the account being balanced each night:—

POSTAGES—*Monday, June 29, 1925.*

	£	s.	d.
Unstamped letter (paid postman).....			3
C. Henry, Liverpool (telegram).....		1	
F. Trigg, Birmingham.....			1½
J. Cartledge ".....			1½
Johnson Bros., Edinburgh (registered).....			4½
38 Circulars to Members, Chamber of Commerce.....		1	7
J. Schmidt, Berlin.....			5½
J. Griffiths, Manchester.....			1½
" " (postal order).....			2
Day's total.....		4	2½
	£	s.	d.
Balance brought forward.....	0	1	8
Received from petty cash keeper	2	0	0
Total.....	2	1	8
This day's postage....	0	4	2½
Balance.....	1	17	5½

(Signed) H. BENSON, Junior Clerk.

PETTY CASH BOOK.				Cr.			
Dr.							
1925.							
June 22	To Balance in hand		d. 6	By String	£	s. 8	
" "	" " Cashier	5	0	" " L. & N.E. Rly. Co. (carriage)		2	9
				" " Cablegram to Swifts, Montreal		10	6
				" " Soap		1	0
				" " Directory from traveller.		3	0
				" " Benson for stamps	2	0	0
				" " Porter			6
				" " Provender for horse		6	6
				" " Balance	2	7	7
	Total	5	12	Total	5	12	6

(Signed) Jos. WILLIAMS,
Petty Cash Keeper.

Petty Cash Book.—In most offices the cashier advances to one of the clerks a certain sum of money—£5, £10, or more, according to the requirements of the office, for petty disbursements. The petty cash book is the book in which this clerk keeps an account of his receipts and payments, entering the amounts advanced to him on the debit or Dr. side, and the payments made by him on the credit or Cr. side. The payments made out of petty cash are small payments incident to every office. A receipt for every payment should be obtained so far as possible, and the book balanced every week, the balance being compared with the amount of cash in hand.

EXERCISES.

- (1) Rule a postage-book, and enter the following items:—July 3, 1925. Balance in hand, 13s. 6d. Posted letters to J. Jervis, Middlesboro'; T. Briggs & Co., Darlington; J. Dench & Sons, Nottingham—1½d. each. Registered letters to Owen & Jones, Wrexham, 4½d.; and Mrs Pitt, Manchester, 5d. Telegram to Hy. Charles, Liverpool, 1s. 7d. Paid for postal orders for Briggs & Co., 2d. Balance the book.
- (2) What payments are usually made out of the 'petty cash'?
- (3) Rule a form of petty cash book, and make nine entries in it.

CHAPTER VII.

POSTAL REGULATIONS.

IN the reign of James I. the government organised a regular system of postal communication, and the collection or delivery of letters by any one who was not authorised by the Master of the Posts was prohibited by royal proclamation. This was done to keep a check on disaffected persons who were thought

to be likely to organise plots against the king by means of letters. From this small beginning has sprung our present-day government-controlled post-office system, with its numerous branches for the delivery of parcels, transmission of telegrams, issue of postal orders, &c. The present chapter is intended to give the young clerk an insight into a few of the principal regulations of the post-office relating to the posting of letters, parcels, and other communications.

Inland Letters.—The student has already been made acquainted in Chapter IV. (page 19) with the postal rate for inland letters, or letters passing between places in the United Kingdom.

Postcards.—The only method by which a written communication can be sent through the post for 1d. is by the use of a postcard. Official postcards impressed with a 1d. stamp, or private postcards bearing an adhesive 1d. stamp, may be transmitted between places in the United Kingdom, with communications written or printed on the back; but nothing may be attached to either side of the card, except a stamp in payment of the postage, and (if desired) a gummed label not exceeding 2 inches long and $\frac{3}{4}$ inch wide, bearing the address at which the card is to be delivered, a similar label bearing the name and address of the sender, and pictures, &c., on very thin paper and completely adherent to the card. Official postcards are of two qualities (stout and thin), and are sold at all post-offices, at 10 and 11 for 1s. respectively.

Foreign and Colonial Letters.—The rate to all British possessions, H.M. Ships of War abroad, Egypt, U.S.A., and the British P.O. at Tangier, is $1\frac{1}{2}$ d. for the first ounce, and 1d. per ounce after. The areas

affected comprise Aden, Ascension, Australia—including New South Wales, Queensland, South Australia, Tasmania, Victoria, Western Australia, Papua, and Norfolk Island—Bahamas, Barbados, Basutoland, Bechuanaland, Bermudas, British Guiana, British Honduras, British Pacific Islands, British Somaliland, Brunei, Cameroons (British sphere), Canada, Cape Province, Cayman Islands, Ceylon, Cook Islands, Cyprus, Falkland Islands, Fiji, Gambia, Gibraltar, Gold Coast, Hong-kong, India, Jamaica, Kenya Colony, Labuan, Lagos, Leeward Islands—viz. Antigua, St Kitts, Nevis, Dominica, Montserrat, and the Virgin Islands; Malay States; Malta, Mauritius, Natal, Newfoundland, New Zealand, Nigeria, North Borneo, Nyasaland, Orange Free State, Rhodesia, St Helena, Samoa (British sphere), Sarawak, Seychelles, Sierra Leone, South-West Africa, Straits Settlements, Swaziland, Tanganyika Territory, Tobago, Togoland (British sphere), Transvaal, Trinidad, Turk's Islands, Uganda, and Windward Islands—viz. Grenada, St Lucia, and St Vincent; Zanzibar.

The postage to foreign countries (save U.S.A., &c.) is 2½d. for the first ounce, and 1½d. for each succeeding ounce. Letters that are not prepaid, or only partially prepaid, are charged double the deficiency on delivery. To certain countries—e.g. Afghanistan, Arabia—the postage *must* be prepaid or the letters will be returned to the writers. The addresses of letters for Russia should be very plainly written; the name of the town and of the province in which it is situated should also be added in English, French, or German.

In order to minimise the cost of postage, thin paper is often used for foreign correspondence.

The approximate average time* occupied in course of post from London to places abroad is as follows:—

Name of Place.	Days.	Hours.	Name of Place.	Days.	Hours.
Adelaide	29	—	Colombo	17	—
Aden	10	—	Constantinople	3½	—
Alexandria	5-8	—	Copenhagen	2	—
Algiers	2½	4	Cyprus	6-7	—
Amsterdam	—	12	Dresden	1	12
Antigua	20	—	Fiji	29	—
Antwerp	—	12	Florence	2	—
Argentine Republic	22	—	Geneva	1	—
Athens	4	—	Genoa	1	12
Bahamas	13	—	Gibraltar	3-4	—
Barbados	16	—	Grenada	19	—
Barcelona	1	12	Guayaquil, <i>viâ</i> Panamá	24	—
Batavia	24	—	Hamburg	1	—
Belgrade	2	12	Havana	12	—
Berlin	1	—	Hobart	33	—
Bermudas	13	—	Hong-kong, <i>viâ</i> Suez	28	—
Beyrout	12	—	" <i>viâ</i> N. America	31	—
Bombay	15	—	Honolulu	18	—
Bordeaux	—	21	Iceland	5-8	—
Bremen	—	18½	Jamaica	15	—
Brindisi	3	—	Johannesburg	18	—
Brisbane	32	—	Lagos (Africa)	15	—
British Columbia	13	—	Lisbon	2	12
British Guiana	18	—	Lucerne	—	20
Brussels	—	10	Lyons	—	20
Budapest	2	—	Madeira	4	—
Buenos Ayres	20	—	Madras	16	—
Cairo	5-8	—	Madrid	2	—
Calabar	22	—	Malta	4	—
Calcutta	17	—	Marseilles	1	—
Cameroons (Africa)	27	—	Mauritius	36	—
Cape Town	17	—	Melbourne	30	—
Chicago	7-9	—	Mexico	12	—
Christiania (Oslo)	2	12	Milan	1	12
Cologne	—	16	Mombasa	21	—

* The time occupied by air-mail is naturally much less in most cases.

Name of Place.	Days.	Hours.	Name of Place.	Days.	Hours.
Monte Video	21	—	Samoa.....	27	—
Montreal.....	8-9	—	San Francisco.....	12	—
Montserrat (West Indies)...	20	—	Shanghai, <i>via</i> N. America.	30	—
Naples.....	2	12	" " Suez.....	32	—
Natal	20	—	Sierra Leone	12	—
Newfoundland.....	11	—	Singapore	22	—
New York.....	7-8	—	Smyrna	6-8	—
Nice	1	12	Stockholm	2	—
Nova Scotia (Halifax)...	9	—	Suez.....	7-9	—
Oporto.....	2	12	Sydney.....	31	—
Orange Free State.....	19	—	Tangier	3½	—
Oslo (Christiania).....	2	12	Teneriffe.....	7-9	—
Ottawa.....	8-10	—	Tokio, <i>via</i> Siberia.....	16	—
Panamá	16	—	" " N. America.	27	—
Paris	—	10	Transvaal	19	—
Perth (Western Australia)...	26	—	Trieste	2	12
Port Said	6-8	—	Trinidad.....	17	—
Prague.....	2	—	Turin	1	12
Quebec.....	7-9	—	Valparaiso	24	—
Rangoon	19	—	Vancouver	13	—
Rio de Janeiro.....	17	—	Venice.....	2	—
Rome.....	2	—	Vienna	2	—
Rotterdam	—	11	Washington (U.S.A.)..	8-9	—
St Helena.....	18	—	Wellington.....	37	—
St Kitt's	20	—	Winnipeg	11	—
St Louis (U.S.A.).....	9-10	—	Yokohama, <i>via</i> Siberia.	17	—
St Lucia.....	20	—	" " N. America.	27	—
St Vincent (West Indies)...	17	—	Zanzibar	24	—

The foregoing table does not apply to parcels sent by parcel post, the transmission of which is in all cases less rapid than that of letters. In particular, parcels for and from Australia, India, and the East are about ten days longer in transit than letters.

Postcards can be sent to foreign and colonial countries if the cards are impressed with a 1½d. stamp,

or have adhesive stamps to the value of $1\frac{1}{2}$ d. attached to them; but all cards must be plainly marked 'Post Card' on the address side.

Registration of foreign letters, postcards, packets, &c., can be effected to most foreign countries by paying an additional fee of 3d.; but this fee will not insure full compensation in case of loss. To some countries the article can be registered only to the port of arrival, it being left to the postal authorities of the country to which that port belongs to continue the registration or not as they think proper. Letters for most European countries and some others may be *insured* against loss and abstraction of contents on payment of the following fees:—

For insurance not exceeding £12, fee (including registration), 5d. For *each additional £12* of insured value to a maximum of £400, 2d. (In some cases the maximum is less than £400.)

Such letters must be packed in strong covers, and sealed with a private seal on each flap or seam of the cover. They must not contain coin, gold or silver articles, jewellery, precious stones, or anything liable to customs duty in the country of destination. They may, of course, contain paper-money.

Printed Paper Rate.—Packets of printed or written matter not in the nature of a letter, if not exceeding 2 oz. in weight, can pass through the post for $\frac{1}{2}$ d. Beyond that weight the rate is $\frac{1}{2}$ d. for every additional 2 oz. or fraction of 2 oz. up to a maximum of 2 lb. The 'printed paper' post is chiefly used for circulars, notices, &c. (see Chapter IV.); but books, MSS., pamphlets, sketches, photo-

graphs, maps, examination papers (with comments), and certificates can also be sent at this rate.

Printed Papers and Commercial Papers (Foreign).

—The rate of postage for printed papers, &c., to be sent out of the United Kingdom is $\frac{1}{4}$ d. per 2 oz. Generally speaking, the same articles can be sent through this post as can be sent through the inland printed paper post. The maximum weight allowed is 5 lb. for British colonies or possessions, and (usually) 4 lb. for foreign countries. *Commercial papers*, as defined below, can also be sent through this post; but the minimum charge is $2\frac{1}{2}$ d., for which fee a packet weighing 10 oz. may be sent.

‘Commercial papers’ comprise all papers or documents written or drawn wholly or partly by hand (except letters or communications in the nature of letters, or other papers or documents having the character of an actual and personal correspondence), documents of legal procedure, deeds drawn up by public functionaries, copies of or extracts from deeds under private seal written on stamped or unstamped paper, way bills, bills of lading, invoices, and other documents of a mercantile character, documents of insurance and other public companies, all kinds of manuscript music, the manuscript of books and other literary works, pupils’ exercises with corrections but without any comment on the work, and other papers of a similar description.

Foreign ‘printed paper’ packets may be posted either without a cover (in which case they must not be fastened, whether by means of gum, wax, stamps, or otherwise), in an ordinary envelope left wholly unfastened, or in a cover entirely open at both ends,

so as to admit of the contents being easily withdrawn for examination. For the greater security of the contents the packets may be tied at the ends with string; but the string must be easy to unfasten.

Newspapers.—Newspapers that have been registered as such at the General Post-Office can be posted to places within the United Kingdom for 1d. for the first 6 oz., and $\frac{1}{2}$ d. for each additional 6 oz. (or part of it) up to a maximum of 2 lb. To countries abroad the rate is $\frac{1}{2}$ d. per 2 oz., with a minimum charge of 1d. A newspaper must not contain any enclosures, and must be posted either without a cover or in a cover entirely open at both ends, so as to allow the paper to be easily removed for examination. It should not be fastened in its cover by means of gum, wax, or stamps, and must be so folded that the title of the paper can be easily seen. (Note that the rate is a rate *per copy*.)

Canadian Magazine Post.—Duly registered British newspapers, magazines, and trade journals intended for despatch to Canada or Newfoundland by direct *Canadian or Newfoundland Packet* may be sent in covers open at both ends at the rate of $\frac{1}{2}$ d. up to 2 oz.; 2 oz. to 6 oz., 1d.; 6 oz. to $1\frac{1}{2}$ lb., $1\frac{1}{2}$ d.; and $\frac{1}{2}$ d. additional for each $\frac{1}{2}$ lb. up to a maximum of 5 lb.

Inland Parcel Post.—In order that a packet may go by parcel post, it must be presented at a post-office counter. The rates of postage for parcels are:—

	s.	d.		s.	d.
Not exceeding 2 lb.....	0	6	Exceeding 5 lb. but not 8 lb.....	1	0
Exceeding 2 lb. but not 5 lb.....	0	9	" 8 lb. " 11 lb.....	1	3

(No parcel can be sent exceeding 11 lb. in weight.)

The maximum dimensions allowed for an inland parcel post packet are 3 feet 6 inches in length, or 6 feet in length and girth combined. A certificate of the

posting of a parcel can be obtained at any post-office. This certificate must be filled up by the sender, and handed to an officer of the post-office, who will sign and return it. If this certificate is obtained, the Postmaster-General (although not legally liable) will give compensation up to £2 should the parcel be lost. If necessary, parcels can be registered and insured with the Postmaster-General up to a value of £400 on the same terms as are applicable to letters.

Foreign Parcel Post.—There is no uniform rate of postage for *foreign and colonial parcels*, the amount varying according to the country of destination, the fees ranging from a minimum charge of 9d. to South Africa to a minimum charge of 5s. 3d. to some very remote places. A full list of the various rates of postage can be obtained at any post-office for 1d. A ‘customs declaration’ of the nature and value of the contents has to be made with every parcel. The customs duty is, as a rule, collected on delivery.

Patterns and Samples.—*Bona fide* trade patterns or samples of merchandise can be sent to the colonies and to foreign countries at the rate of $\frac{1}{2}$ d. per 2 oz., the minimum charge being 1d. These patterns must be sent in such a manner as to permit of easy examination, and must not exceed in weight 5 lb. for the colonies or 1 lb. for foreign countries. Goods for sale (however small the quantity), explosives, and articles liable to customs duty cannot be sent through this post. Such articles as knives, razors, scissors, nails, &c., must be packed in such a way as to afford complete protection against injury to the other contents of the mail-bag, and yet permit of easy examination.

Samples cannot be sent by inland post at any rates other than the letter and parcel rates.

Express Delivery.—There are five express services for the special delivery of letters, parcels, &c. The first of these, the ‘local service,’ is the most expeditious, as the packet is conveyed the entire distance by special messenger. The scale of charges for this service is as follows :—

For a letter, packet, or other article not exceeding 1 lb. in weight, the express fee (inclusive of charges for omnibus, tramcar, railway, &c.) is :—

For every mile or part of a mile.....6d.

There is a further fixed charge of 1d. for each article beyond one, and a weight fee of 3d. upon packets over 1 lb.

(Ordinary postage is not charged.)

If the sender desires, or it is otherwise necessary, that a cab or other special conveyance be used throughout (i.e. from the place of posting to the place of delivery), he will also be required to pay the actual cost of such conveyance, but in this case no weight fee will be charged. The packet must be handed in at an express delivery post-office, and must be distinctly marked ‘Express Delivery.’ Letters and parcels which are too late for ordinary posting are accepted for conveyance by special messenger to the chief office or railway station, with a view to catching the out-going mail; but of course the express fee and late posting fee (if any) have to be paid.

The second service is for the express delivery of letters after transmission by ordinary post. Letters intended for delivery in this way may be posted in the ordinary letter-boxes, but must be marked ‘Express Delivery’ and have a thick perpendicular

line from top to bottom both on back and front. The fee for this service is 6d. for every mile or portion of a mile from the office of delivery.

The third service is for the special delivery of letters and other postal packets in advance of the ordinary delivery by postmen. The fee is 6d. a mile for one packet, and 1d. for every ten or less number of additional packets beyond the first. Applications for this service should be addressed to the chief officer at the post-office from which the letters are ordinarily delivered, by the evening previous to the morning on which the special delivery is required.

It is also possible to arrange for (a) the delivery of letters on Sunday by express service in London and certain other towns; (b) for the transmission of letters by telephone and their delivery by express service. For particulars see the *Post-Office Guide*.

Railway Letter-post.—By an agreement with the Postmaster-General, railway companies are permitted to accept and convey by the next available train or steamship single inland post letters not exceeding 2 oz. in weight—such letters to be either called for at the station, or to be transferred to the nearest post-office letter-box for delivery by a postman. These letters should be addressed thus:—

F. Trigg, Esq.,

Parcels' Office,

(To be called for.) *Station.*

in the first case; or, in the second:—

F. Trigg, Esq.,

Here give full postal address.

(To Station.) *(To be posted on arrival.)*

The fee charged by the railway company for such letters is 4d. in addition to the ordinary post-office charge. This is the only way in which a letter can be legally sent by railway, otherwise than in His Majesty's mails.

Redirection.—When owing to a change of residence it becomes necessary to redirect letters, this will be done without any additional charge by the local post-master if he is notified of the change. Should a person be temporarily away from home, his letters should be redirected by his agent, and posted not later than the day after the original delivery. If this is done without the letter being opened or tampered with, no charge will be made for the second delivery.

Undelivered Correspondence.—If the postal officials are unable to deliver any letters entrusted to them, they will return them to the sender if his address is in the letter. Otherwise, the letter will be destroyed if there are no important enclosures. No charge is made for the return of letters; but all parcels sent by parcel post and then returned to the sender are chargeable with fresh postage.

Points to be Remembered.—If a postal packet of any kind is insufficiently stamped, double the deficiency will be charged on delivery.

No letter, printed paper, or newspaper packet may exceed 2 feet by 1 foot by 1 foot, or, if in the form of a roll, 30 inches by 4 inches in diameter.

No explosive, dangerous, or noxious substance can be sent through the post.

No postal packet may contain enclosures addressed to a name and address differing from the one on the cover of the packet.

SUMMARY OF POSTAL RATES.

Inland Letter-Post.—Not exceeding 2 oz.....1½d.

For each additional 2 oz.....½d.

Foreign and Colonial Letter-Post.—To all British possessions, H.M. Ships of War abroad, Egypt, United States, and the British Post-office at Tangier, 1½d. first oz., and 1d. each oz. after. To all other places, 2½d. for the first oz., and 1½d. for each succeeding oz.

Printed Paper Rate.—Per 2 oz.....½d.

Inland Newspaper Rate.—For each 6 oz.....1d.

Foreign Newspaper Rate.—½d. for each 2 oz., with a minimum charge of 1d.

Foreign and Colonial 'Printed Papers and Commercial Papers' Post.—Per 2 oz. ½d., with a minimum charge of 1d. for 'printed papers,' and of 2½d. for 'commercial papers.'

Inland Parcel-Post.

Not exceeding 2 lb.	6d.		Not exceeding 8 lb.	1s.
--------------------------	-----	--	--------------------------	-----

" " 5 " 	9d.		" " 11 " 	1s. 3d.
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EXERCISES.

(1) What is the postage on the following letters from London ?

To Montreal..... the letter weighing $\frac{3}{4}$ oz.

To Paris..... " " $\frac{3}{4}$ "

To New Zealand... " " $\frac{1}{2}$ "

To Aden..... " " 1½ "

To Edinburgh..... " " 5 "

(2) What is a late-fee letter ?

(3) What is the postage on :—

(a) A parcel from London to Edinburgh, weighing 8½ lb. ?

(b) A parcel from Birmingham to Aberdeen, weighing 4½ lb. ?

(4) What is done with letters that cannot be delivered ?

(5) What would be the surcharge on an unstamped inland letter weighing 5 oz. ?

(6) What is the postage on the following packets of commercial papers to be sent abroad ?

(a) A packet weighing 7 oz.

(b) " " 11 "

(c) " " 1½ lb.

(7) Address an envelope to be sent by railway letter-post to Batley Station, and to remain there till it is called for.

(8) What is the maximum length allowed for an inland letter packet ?

CHAPTER VIII

INCOMING LETTERS.

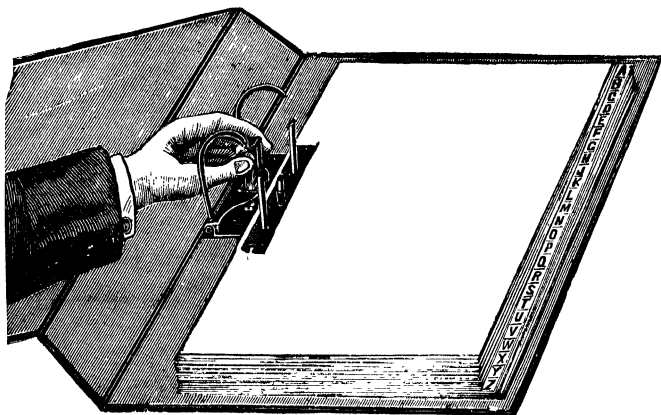
PRACTICALLY the whole of our commerce is carried on by letters passing between different commercial houses, and it therefore becomes necessary that all letters should be preserved, and preserved in such a manner that they can be referred to without much trouble. There are three methods of attaining this object in general use, viz. :—

1. By using a letter filing-book.
2. By keeping a letter and telegram register.
3. By 'pigeon-holing' all letters received.
4. By using a filing cabinet.

Filing-book.—The filing-book is really an unfilled book-cover, or a flat cardboard box opening like a book, in the inside of which, on the left, are placed two steel needles. On these needles the letters are placed in the order in which they are received, after being consecutively numbered. The letters can then be turned over and perused in the same way as the leaves of a book, and, if necessary, any document can be detached without disturbing the others. An index is attached to each book, and each letter is indexed in the same way as the letters in the letter copying-book. In some offices it is also the custom to mark on each letter the folio (or page) of the letter copying-book on which the reply to the letter is copied. By these means a letter and the reply thereto can be readily referred to.

In some filing-books there is no index, all the letters being arranged alphabetically. The advantage

of this kind of book is that all the correspondence from one firm or person is kept together.



Letter Filing-book (the 'Leader' File).

The illustration shows the latter kind of filing-book open. When the book is closed the file automatically locks and prevents the letters falling out.

Letter and Telegram Register.—This is a book, alphabetically arranged (see page 44), in which is copied a brief summary of every letter or telegram received. Each letter is numbered as it is received, and periodically the letters are put away in a suitable file or cabinet, the outside of which is endorsed, 'Letters from *19..... to *19....., Nos. 1-500.'

The last column refers to the number of the page of the letter-book on which the reply to the letter is copied.

Pigeon-holes.—To 'pigeon-hole' letters, a large wooden cabinet, divided into twenty-four compart-

* The dates are entered here.

ments or pigeon-holes, is required. The compartments are lettered alphabetically, and after the letters have been attended to they are folded to a convenient size and placed in the various pigeon-holes according to the initial letter of the name of the writer. Thus all letters from Mr B. Day, of Birmingham, will be

LETTER AND TELEGRAM REGISTER.

No.	Date Received.	From.	Subject.	Remarks.	Folio of L.C.B.
	1925				
384	June 26	B. Day, Birmingham.	Application for agency.	Appoint'd 3/7/25.	80
402	" 27	Dutton & Co., L'pool.	Encl. cheque £82, 4s. 8d.	Received 27/6/25.	86
418	" 29	Dixon & Sons, Man'r.	Order for goods.	Executed 6/7/25.	97
428	" 29	J. Durber, Winches'r.	Enquiry re rent of warehouse.	Replied to 29/6/25.	99

placed in the 'D' pigeon-hole; similarly, letters from Mr J. Bennet, and from the Secretary of the Bradford Woollen Association, will be placed in the 'B' compartment. If several letters are received from the same person, they should be placed together in chronological order, and secured with a piece of tape or an india-rubber band.

When letters are pigeon-holed in this way, it becomes necessary to write on the back of each letter certain particulars relating to it, as otherwise it would be almost impossible to find a particular letter without looking through a large number of others. This is called *docketing*. The information

given on the docket varies according to the custom of each office; but as a rule the docket contains the same information as is entered in the letter and telegram register when that system is followed. For example, the letter from Mr B. Day would be folded so that it could easily be placed in the pigeon-hole, and the docket would be written on the back, thus :—

June 26, 1925.

B. Day,
Birmingham.

Application for
Agency.

Appointed 3/7/25.

L.C.B., F. 80.

Filing Cabinet.—The best and most up-to-date appliance for preserving correspondence is a filing-cabinet, in which the letters are arranged either in alphabetical order or on the numerical system. Where the numerical system is adopted, each correspondent is allotted a number, and all communications from him are marked with that number, and kept together.* (For ready reference, the correspondent's name, number, and certain other particulars regarding him, are entered on a card, which is filed in alphabetical order in a Card Index.)

* In some business houses a duplicate of the reply sent is also filed with each incoming letter.

The number of drawers * in a filing-cabinet is larger or smaller according to the size of the business ; thus, if the alphabetic arrangement is adopted, the first drawer used by a small firm may contain the letters from all correspondents A to K, the corresponding drawer in a larger business may be labelled A to C, and so on.

In some filing-cabinets the letters are placed *flat* in the drawers, and are secured in the same way as in the filing-book described on p. 42. In others, the letters are placed *vertically* in the drawers, either loosely or enclosed in folders, one of which is allotted to each correspondent. For rapidity of reference, the folders are divided into batches of ten by guide-cards, each of which briefly specifies the contents of the batch to which it refers.

Whenever any particular file or folder becomes inconveniently full, its contents may be transferred to one or more specially prepared storage or transfer cases, suitably lettered or numbered, according to the system adopted. These storage or transfer cases are, of course, kept in such a place that they are immediately available if reference to the letters they contain is necessary or desirable.

EXERCISES.

- (1) Rule a letter and telegram register, and enter the letters given in Chapter XXII., supposing all to be addressed to your firm.
- (2) Write out suitable docketts for the letters given in Chapter XXII.

* Each drawer is suitably labelled—thus :—A-D, D-F, &c., or 1-250, 250-500, &c.

- (3) Briefly explain what 'pigeon-holes' are.
- (4) On which pages of the index of the letter filing-book should you enter letters received from the following?
- (a) The Secretary, London & North-Eastern Railway Co.
 - (b) The Clerk to the Oldham Education Committee.
 - (c) **The Manager, Rudge-Whitworth Cycle Co., Limited.**
 - (d) **The Superintendent of Police, Lincoln.**
 - (e) **MacDougall Bros., Colchester.**
 - (f) **The Rev. J. Le Huray.**
-

CHAPTER IX.

POST-OFFICE TELEGRAPHS.

Inland Telegrams.—The transmission of telegrams is controlled by the government, and is worked through the department of the Postmaster-General. The charge for telegraphic messages is 1s. for the first twelve words, and 1d. for each additional word.* All addresses telegraphed are charged for. This charge covers the cost of delivery at any address within the limits of a town postal delivery, or within three miles of the receiving post-office. Should the addressee reside beyond the free delivery radius, portorage of 6d. per mile or part of a mile is charged on the excess distance. All payments for telegrams must be prepaid. A copy of the form used is subjoined (page 48).

If the sender so desires, the telegram will be forwarded by post or train from the terminal telegraph office if the word 'post' or 'train' be placed at the end of the address. The additional cost must be borne by the sender when the telegram is forwarded by train.

* Telegrams handed in on Sunday, Good Friday, or Christmas Day are charged 6d. extra (in Scotland this applies to Sundays only).

A. Prefix _____ Code _____		No. of Telegram _____	
Office of Origin and Service Instructions.		For Postage Stamps.	
Words.		The Stamps must be affixed by the Sender, and must not overlap. Any Stamp for which there is not room here should be affixed at the back of this Form.	
Charge.		A Receipt for the Charges on this Telegram can be obtained, price Twopence.	
At _____ M.			
To _____			
By _____			

NOTICE.—This Telegram will be accepted for transmission subject to the Telegraph Acts, the Regulations made thereunder, and the Notice printed at the back hereof.

12

words,

1s.

Every additional word,

1d.

Every

word

tele-

graphed

is charged

for,

whether

in

addresses

or text.

FROM }

The Name and Address of the Sender, IF NOT TO BE TELEGRAPHED, should be written in the Space provided at the Back of the Form.

By prepayment of an extra half-rate, the sender can have his telegram repeated from the receiving office to the sending office. It is advisable to have this done with all important telegrams, in order to diminish the risk of errors occurring in the text.

The receiver of a telegram may have it repeated by depositing half the amount paid for its transmission to him. A portion of a telegram can be repeated on payment of $\frac{1}{2}$ d. per word. The minimum charge for repetition (even of a single word) is sixpence. Should it be found that the telegram has been inaccurately transmitted, the money paid will be returned.

Words that are ordinarily coupled by hyphens, as sub-lieutenant, alms-houses; names of towns and villages, as Stoke-on-Trent, Holmes Chapel; and ordinary surnames, as O'Neill, MacGregor, St Claire, and De la Rue, are charged as single words. Other combinations, as Campbell-Bannerman (a double name), Drury Lane, &c., are counted as two words. The abbreviations 'can't,' 'won't,' 'shan't,' 'wouldn't,' 'couldn't,' &c., are each counted as one word. Figures are counted at the rate of five to a word, but in fractions or groups of figures a stop or stroke is counted as a figure—thus, 12345 would be counted as one word, but 123·45 as two; $12\frac{3}{4}$ would be counted as one word, but $125\frac{3}{4}$ as two.

The cost of a reply not to exceed forty-eight words may be prepaid. Copies of a telegram directed to more than one person in the same free delivery are delivered on payment of a fee of 4d. per copy in addition to a 1d. for each word in the address to

which the copy is to be sent. If the post-office is open, the local postmaster is empowered to accept telegrams after the usual hours on payment of additional fees.

On payment of £2 per annum, the Postmaster-General will register a special telegraphic address for any firm—thus, ‘Chambers, Edinburgh,’ the Edinburgh telegraphic address of the publishers of this book; or ‘Science Art, London,’ the telegraphic address of the Secretary of the Science and Art Department, South Kensington.

As every word in a telegram has to be paid for, it is of course necessary to curtail a message as much as possible; but care must be taken not to render the meaning obscure. Before writing out the message on the telegraphic form, it is advisable to sketch out the message in full, and then to condense it. For example:—‘To W. Brown, King Street, Cheltenham. —Will you please send one of the porters down to the station to meet the train due at 2.55 this afternoon? (Signed) Henry Williams,’ might be condensed to ‘Brown, King Street, Cheltenham.—Send porter to meet 2.55 train to-day.—Williams.’

It is customary in some offices to make three copies of every telegram sent, by means of carbon sheets (see Chapter II.). One of these copies is forwarded to the post-office, the second is sent by post to the addressee in confirmation of the telegram, and the third copy is either filed, or attached to the letter copying-book for reference.

Foreign and Colonial Telegrams.—Foreign and colonial telegrams are despatched under similar regulations to the above; but, of course, a higher

fee has to be paid. The European fees are :—

To Belgium, Denmark, France, Holland, Norway, Sweden...	2½d. per word.		
To Germany, Italy, Spain, Switzerland...	3d. " "		
To Austria, Czecho-Slovakia, Iceland, Lithuania, Poland, Portugal.....	3½d. " "		
To Finland, Hungary, Latvia, Malta, Rumania, Yugo-Slavia.....	4d. " "		
To Albania, Bulgaria, 4½d. per word. To Estonia, 5d. per word. To Russia.....	5½d. " "		
To Turkey, 7d. per word. To Greece and Greek Islands, 4½d. to 6½d. per word, according to route and destination.			

The minimum fee for telegrams to be sent to the above countries is 10d.

The charges to the colonies and America vary very much in the different provinces or states. Full particulars of these fees can be obtained from the post-office.

Addresses of foreign telegrams should be written in French, or in the language of the country to which they are to be sent.

EXERCISES.

- (1) Write a telegram, not exceeding twelve words (including the address), to 'Star, Reading,' signed 'Williams, Swindon,' asking the addressee to postpone a suggested visit to the warehouse until Friday, as the manager has been called away to London.
- (2) What would be the fee for the following telegrams ?
 - (a) 'Johnson, 16 Albert Place, Liverpool.—Send 40 balcony tickets for to-night's concert.—Williams, Edward Street, Liverpool.'
 - (b) 'Jones, York Place, Red Hill.—Send 10,000 handbills by 12.40 train to our works.—Jephson.'
 - (c) 'Dumas et Fils, Rue de Roi, Paris.—Come over on Wednesday certain.—Willoughby.'
- (3) What would be the fee for the message to Jones, Red Hill, if it were addressed to :—
 - (a) John Burdett-Countts, York Place, Red Hill ?
 - (b) MacGregor, London Road, Stockport ?
- (4) What method is sometimes adopted to preserve fac-simile copies of telegrams despatched ?

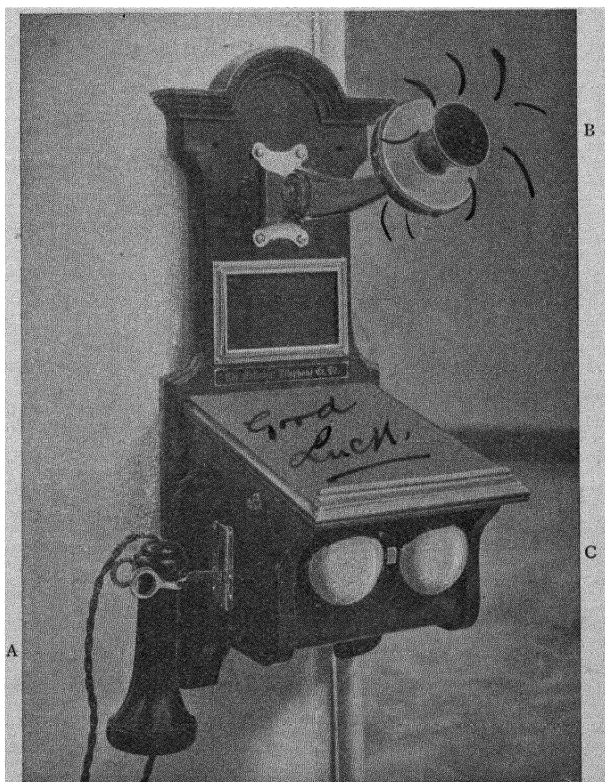
CHAPTER X.

THE TELEPHONE.

MOST business firms have a telephone installed in their offices. By the use of this they are enabled to carry on a conversation with other subscribers residing in any part of the United Kingdom. The country is divided into districts, such as the West Yorkshire district (including Bradford, Halifax, and Huddersfield), West Kent district, North Staffordshire Potteries district, &c. ; and on payment of the quarterly subscription and a fee for each call the subscriber is entitled to speak to any other person or firm connected with the telephone in the same district. He can also speak to subscribers residing in other parts of the country on payment of a fee proportionate to the distance. Both the local or district telephone wires, and the main or 'trunk' wires connecting the different districts, are under the control of the Postmaster-General. Every subscriber is connected by a 'call-wire' to the nearest exchange or 'wire centre;' and a separate number is allotted to him, by which he is identified by the operators at the exchange. There are two kinds of instruments in general use—namely, instruments attached to a wall, and movable table instruments; but both kinds are worked on the same principle.

Both instruments are here illustrated. To speak to No. 160, you first take the receiver (A) off the hook (see illustration), and place it to your ear. The taking of the receiver off the hook has connected you

with the exchange, and the operator there will at once ask what number you wish to speak to. Having obtained this information, the operator will signal to

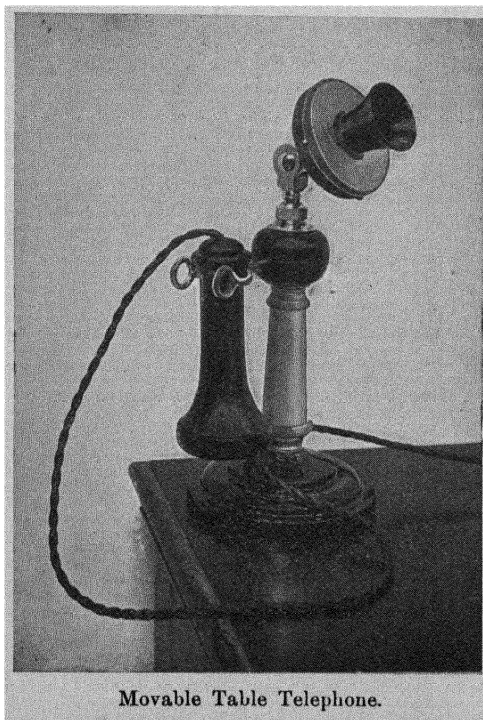


The Telephone.

A, receiver ; B, transmitter or mouthpiece ; C, bells.

No. 160 by ringing the bell on his telephone, and will connect your call-wire to the wire of No. 160, who should then take the receiver of his instrument

off its hook, place it to his ear, and announce his name. In reply to this you announce your name, and proceed with the communication. At the close of the conversation the receiver should be replaced on



Movable Table Telephone.

its hook, this serving to disconnect your wire from the wire of No. 160.

In many older instruments it is necessary to turn a crank to become connected with the exchange, but this type of instrument is being gradually discarded in favour of the one here illustrated.

When carrying on a telephonic conversation, care should be taken to speak very distinctly.

As a rule, one of the junior clerks has to attend to the telephone, and in some offices he is required to make a note of all messages received or sent. This he does on forms specially provided for the purpose, e.g. :—

TELEPHONIC MESSAGE.

Date.....*July 3, 19....* Time.....*9.45 A.M.* No. 12.

Message from Messrs Phillip & Sons asking if Mr Trigg can receive their representative at 4.30 this afternoon.

Reply.—Mr Trigg will remain in his office until 4.30 to meet Messrs Phillip's representative.

(Signed) H. BENSON.

Trunk Wires.—To speak over the trunk wires you have to ask to be connected in the same way, adding the name of the district to which you wish to speak, '100 on 1448 Liverpool.' The fee for speaking over the trunk wires varies according to the distance. Three minutes' conversation is allowed for each fee.*

Foreign Telephone Service.—Telephonic communication can be obtained between Britain and most parts of Europe. The fee is from 6s. to 25s. 9d. for every three minutes, but is less at night (see *Post-Office Guide* for particulars of this, and of the service between Britain and North and South America and Australia).

Private Wires.—Firms who have two or more places of business can have them connected by a private wire, or different parts of the same building can be thus connected. These wires are entirely under the control of the firm, and can be used without the intervention of the officials at the exchange.

* For most distances the charges are at a maximum between 7 A.M. and 2 P.M., less between 2 and 7 P.M., and less still between 7 P.M. and 7 A.M. (See *Post-Office Guide*.)

Call Offices.—Telephones for the use of the general public are now to be found in all the principal towns of the United Kingdom, and any person, whether he has a telephone or not, can use one of these on payment of a small fee for each three minutes' conversation.

Post-Office Facilities.—Telephones are connected with a large number of post-offices, and subscribers can, on payment of the prescribed post-office fees for such service, telephone messages to the post-office, where they will be written out and either :—

(a) Transmitted over the post-office telegraph wires, and delivered as telegrams.

(b) Delivered by the express messengers of the department as express messages.

(c) Transmitted and delivered as ordinary letters in due course of post.

EXERCISES.

- (1) Can non-subscribers to the Telephone Service use a telephone in any way?
- (2) In what way may a record be kept of telephonic messages? Give an example.
- (3) What is a private telephone wire?
- (4) What is a 'trunk' wire?

CHAPTER XL

FORWARDING GOODS—PRINCIPAL RAILWAYS AND CANALS.

THERE are several methods of forwarding goods, viz. :—

By private delivery van, or by messenger.

By rail, or by canal.

By parcel delivery company.*

When goods are delivered by a private van or by messenger a **delivery book** is generally used, consisting of a number of delivery notes and counterfoils. A statement of the goods delivered is entered on a delivery note, and is left with the recipient of the goods. An acknowledgment of the receipt is obtained on the counterfoil.

The following is a common form of delivery book :—

No. 1830. Date 19 ... Received from Jones & Co. the following goods, in good condition, viz. :— (Signed)	No. 1830. JONES & Co., Vauxhall St., MANCHESTER 19... M..... Please receive herewith in good condition, the follow- ing :—
---	---

When supplying coal, coke, or anything that is supplied by weight, a delivery note similar to the following is used :—

* Another method is used in the book trade, viz. :—Goods are enclosed with the goods of another firm, carriage being paid by the consignee. A small charge is made by the firm thus enclosing the goods.

MANCHESTER COLLIERY 19...

Mr

Take notice that you are to receive herewith of Coal.

	COAL.		Net Weight.		at	£	s.	d.
	T.	G.	T.	G.				
Weight of Coal and Vehicle..								
Tare Weight of Vehicle								

Manchester Coal Co. (Limited).

Carter

The transport of goods between places too far distant for delivery by van is chiefly carried on by railway and canal companies.

Consignment Notes.—When goods are delivered to these companies, they require a consignment note to be filled in and handed to the carter (or other agent of the company who receives the goods), giving the names and addresses of the sender and consignee, a description of the goods, &c. A copy of the consignment note used by the Great Western Railway Company is shown on the next page.

Rates of Carriage (Goods' Train).—The charges for the conveyance of goods by 'goods' train' differ very greatly according to the nature and size of the goods, the distance they have to be conveyed, &c. It is not possible to give the rates here, as goods are classified under numerous heads, each group having its own rate. The best way to obtain correct information of the charges for any particular class of goods is to ask

GREAT WESTERN RAILWAY.

The Invoicing Clerks must enter on the Invoice every particular given in this Note.

CONSIGNMENT NOTE:

Προ. Δ'ο-

Station, 19...

The Great Western Railway Company are requested to Receive and Forward, as per address and particulars on this Note, the under-mentioned Goods, on the conditions stated on the other side. This Agreement shall be deemed to be separately made with all Companies or persons, parties to any Through Rate under which the Goods are carried.

Signature of Sender, or his Representative -

Address _____

Waterlow Bros. & Layton, Limited, 24, Abchurch Lane, London, E.C. 4.

[illegible]

NOTE.—Goods which may be required "TO WAIT ORDER," at any particular Station, must be so consigned on this Note.

204,000-2.04

to see the rate-book at one of the stations. The best route by which to send goods can only be found by actual experience.

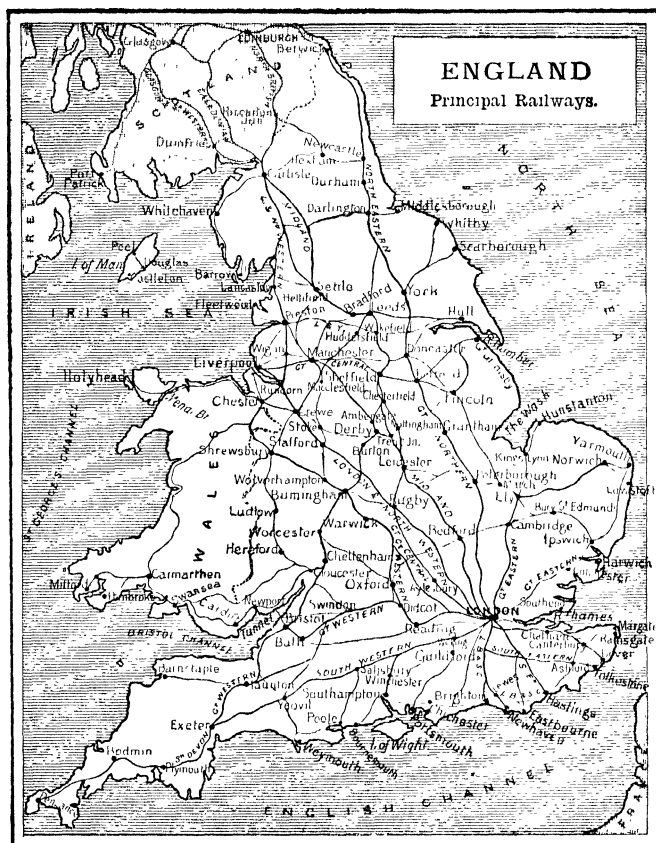
Principal Railway Lines in England and Wales.

—The railways of Great Britain now form four groups. The names of these, with the former English railways included in each, and their main English routes (running chiefly from London), are as follows:

(1) The London and North Eastern (including the former Great Northern, Great Eastern, Great Central, and North Eastern). *Main routes:* (a) From King's Cross Station to Peterborough, Doncaster, York, Newcastle (branch *viâ* Hexham to Carlisle), Berwick, and Scotland; (b) from Liverpool Street Station to Cambridge, Ely, Norwich, and Yarmouth (with a line from Ely to Lincoln and Doncaster); (c) from Liverpool Street Station to Ipswich and Yarmouth; (d) from Marylebone Station through Rugby, Leicester, Nottingham, and Sheffield, to Manchester in the west and Grimsby in the east.

By its main lines and its numerous branch lines this railway serves the agricultural and fishing communities of the eastern counties, and the busy industrial areas of north-eastern England.

(2) The London, Midland, and Scottish (including the former London and North Western, Midland, and Lancashire and Yorkshire). *Main routes:* (a) From St Pancras Station to Bedford, Leicester, Derby, Sheffield, Leeds, Carlisle, and Scotland (with a line from Derby to Birmingham, Worcester, and Bristol); (b) from Euston Station to Rugby, Stafford, Crewe, Wigan, Preston, Lancaster, Carlisle, and Scotland, with the following important branches: (1) from



The old names are retained on the map to assist identification.

Crewe to Chester and Holyhead; (2) from Crewe to Leeds; (3) from Crewe to Shrewsbury and Carmarthen; (c) from Liverpool and Manchester to the West Riding and York.

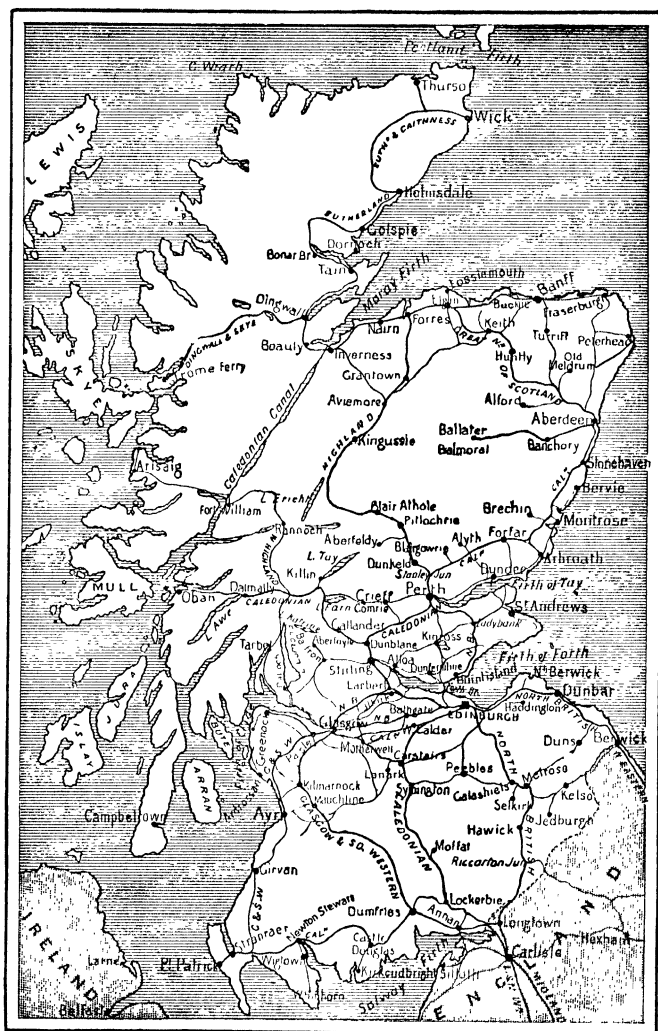
This railway serves a wide belt of country stretching through the heart of England from London to Carlisle, and including the industrial Midlands and north-west.

(3) The Great Western (including the old Great Western, Cambrian, and other Welsh railways). *Main Routes:* (a) From Paddington Station, through Reading, Newbury, Taunton (branch to Bristol), Exeter, Plymouth, to Penzance; (b) from Paddington to Reading, Newbury, Bath, and Bristol, and thence (or through Swindon from Reading) by the Severn Tunnel to South Wales); (c) from Paddington to Oxford, Birmingham, Shrewsbury, Chester, Birkenhead; (d) routes in Central and South Wales.

This railway serves Central and South Wales and the greater part of the south-west of England.

(4) The Southern (including the former South Eastern and Chatham, London, Brighton, and South Coast, and London and South Western). *Main Routes:* (a) From Victoria Station to Chatham, Canterbury, and Dover; (b) from Charing Cross Station to Folkstone; (c) from Victoria Station to Brighton, and along the south coast; (d) from Waterloo Station to Salisbury, Exeter, and Plymouth, with branches to Portsmouth, Southampton, and into Cornwall.

This railway serves England south of the Thames, especially the south-eastern part.



SCOTLAND—Principal Railways.

The old names are retained on the map to assist identification.

Principal Railway Lines in Scotland.—(1) The London and North Eastern (including the former North British and Great North of Scotland Railways). *Main Routes*: (a) Berwick to Edinburgh, thence through Fife, to Dundee, Aberdeen, Elgin, and Aberdeenshire generally; (b) Carlisle to Edinburgh, *viâ* Hawick, Melrose, and Galashiels (the ‘Waverley Route’); (c) Edinburgh through Fife to Perth; (d) Edinburgh to Glasgow (two routes); (e) Glasgow to Fort William and Mallaig.

This line serves chiefly the east of Scotland, but has a branch from Glasgow to the Western Highlands.

(2) The London, Midland, and Scottish (including the former Caledonian, Glasgow and South Western, and Highland Railways). *Main Routes*: (a) Carlisle to Carstairs (branches to Edinburgh and Glasgow), Stirling, Dunblane (branch to Oban), Perth (branches to Dundee and Aberdeen), Inverness (branch to Elgin), Dingwall (branch to Kyle of Lochalsh), Tain, Wick, and Thurso; (b) Glasgow to Edinburgh; (c) Carlisle to Dumfries (branch to Stranraer), Kilmarnock, and Glasgow; (d) Glasgow to Ayr and Stranraer.

This railway serves mainly the west, centre, and extreme north of Scotland.

Principal Irish Railways.—(1) The Great Southern and Western (G.S.W.R.), from Dublin to Cork, through Kildare and Maryborough, with branches to Waterford, Limerick, Killarney, and Tralee.

(2) The Midland Great Western (M.G.W.R.), from Dublin to Galway, through Mullingar (branch to Sligo), Athlone, and Ballinasloe.

(3) The Dublin, Wicklow, and Wexford (D.W. & W.R.).

(4) The Great Northern (G.N.I.R.):—(a) from Dublin to Belfast; (b) from Dublin to Londonderry and Donegal.

(5) The Belfast and Northern Counties (B. & N.C.R.), from Belfast to Londonderry.

The total length of railways in Great Britain and Ireland is almost 23,000 miles.

If the goods are to be sent 'carriage paid,' payment must be made at the receiving station; if otherwise, the amount of the carriage is collected on delivery. When the traffic passes over the lines of two companies the receipts are, as a rule, divided proportionately between the two companies privately; but if it passes over more than two companies' lines, the division is made at what is called the 'railway clearing-house.' A monthly statement is made to the clearing-house by the different companies of the traffic passing over their lines to other lines, and the business of the clearing-house is to manipulate these returns, afterwards crediting each company with its proportion of the total receipts.

Canals.—A large proportion of the traffic carried on canals consists of minerals. The charges made for conveyance by canal are, as a rule, less than those made for conveyance by rail; but the goods are longer in transit.

The chief canals are :—

Manchester Ship Canal, connecting Manchester with the estuary of the Mersey.

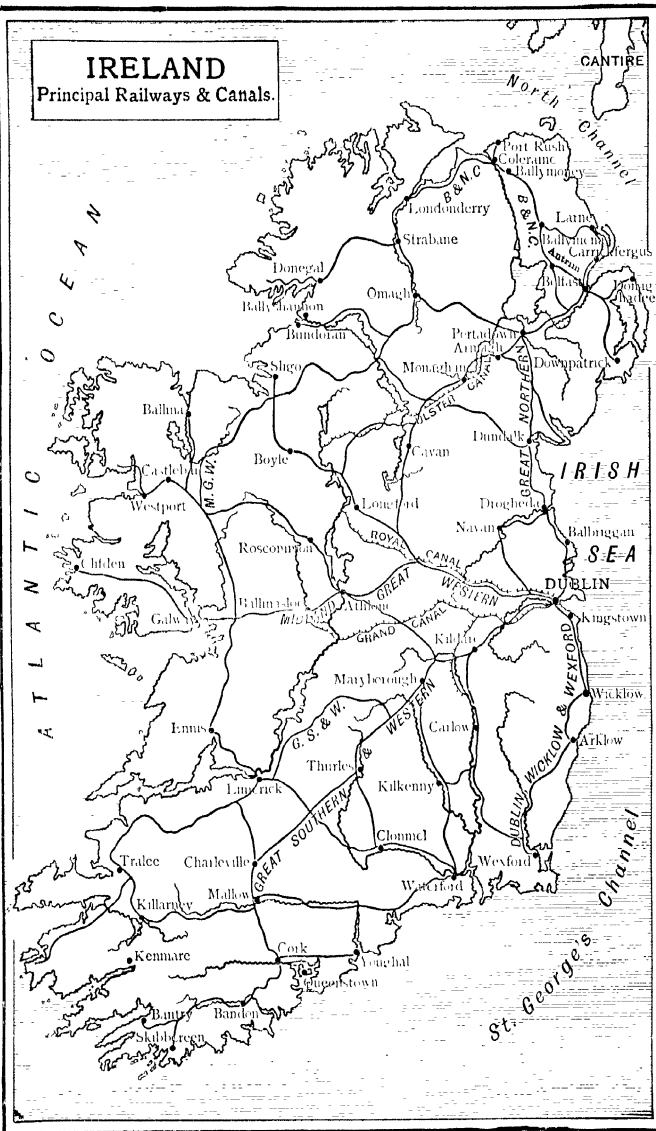
Thames and Severn Canal.

Grand Junction Canal, from London to the Trent.

Trent and Mersey Canal.

Leeds and Liverpool Canal.

Principal Railways & Canals.



Aire and Calder Canal.

Caledonian Canal, from Inverness to Fort William.

The Forth and Clyde Canal.

The Crinan Canal, across the Isthmus of Cantire.

Royal and Grand Canals (Ireland), connecting Dublin with the Shannon.

The total length of canals in Great Britain and Ireland is nearly 4000 miles.

Conveyance of Parcels by Passenger Train.—Small parcels are conveyed by most of the railway companies by passenger train on payment of a fee in accordance with the rates shown on page 68, providing the parcels contain nothing fragile.

These parcels should be delivered at the station at least ten minutes before the time fixed for the departure of the train by which they are to be sent.

Parcel Delivery Companies.—There are several parcel delivery companies who collect and deliver small parcels by means of specially-appointed agents in different districts, for a charge somewhat less than that of the railway companies. They are enabled to do this by making the small parcels entrusted to them into large parcels, and then addressing the large parcels to the agent, who distributes the packages to the addressees.

EXERCISES.

- (1) What are the particulars required on a consignment note?
- (2) Make out a form of delivery note to Messrs Black & White, of Hampstead Heath, for 12 bags of flour.
- (3) What is the railway clearing-house?

GENERAL SCALE FOR CONVEYANCE OF PARCELS BY PASSENGER TRAIN IN GREAT BRITAIN.*

Lb.	Rate. 1 to 15 Miles.	Rate. 16 to 30 Miles.	Rate. 31 to 50 Miles.	Rate. 51 to 100 Miles.	Rate. 101 to 150 Miles.	Rate. 151 to 200 Miles.	Rate. 201 to 300 Miles.	Rate. Above 300 Miles.
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
1	7	7	8	8	9	9	9	9
2	8	8	9	9	9	9	9	9
3	8	8	10	10	10	10	10	10
4	8	9	11	11	11	11	11	11
5	8	9	11	1 0	1 0	1 0	1 0	1 0
6	9	9	1 0	1 1	1 1	1 1	1 1	1 1
7	9	10	1 1	1 2	1 2	1 2	1 2	1 2
8	9	10	1 2	1 3	1 3	1 3	1 3	1 3
9	9	10	1 2	1 4	1 4	1 4	1 4	1 4
10	10	11	1 3	1 5	1 5	1 5	1 5	1 5
11	10	11	1 4	1 6	1 6	1 6	1 6	1 6
12	10	1 0	1 5	1 7	1 8	1 8	1 8	1 8
13	10	1 0	1 5	1 8	1 9	1 9	1 9	1 10
14	11	1 0	1 6	1 9	1 10	1 10	1 11	1 11
15	11	1 1	1 7	1 10	1 11	1 11	2 0	2 1
16	11	1 1	1 8	1 11	2 0	2 1	2 2	2 2
17	11	1 1	1 8	2 0	2 1	2 2	2 3	2 4
18	1 0	1 2	1 9	2 1	2 2	2 3	2 5	2 6
19	1 0	1 2	1 10	2 2	2 3	2 4	2 6	2 7
20	1 0	1 3	1 11	2 3	2 5	2 6	2 8	2 9
21	1 0	1 3	1 11	2 4	2 6	2 7	2 9	2 10
22	1 1	1 3	2 0	2 5	2 7	2 8	2 11	3 0
23	1 1	1 4	2 1	2 6	2 8	2 9	3 0	3 2
24	1 1	1 4	2 2	2 7	2 9	2 11	3 2	3 3
25	1 1	1 4	2 2	2 8	2 10	3 0	3 3	3 5
26	1 2	1 5	2 3	2 9	2 11	3 1	3 5	3 6
27	1 2	1 5	2 4	2 10	3 0	3 2	3 6	3 8
28	1 2	1 6	2 5	2 11	3 2	3 4	3 8	3 10
29	1 2	1 6	2 5	3 0	3 3	3 5	3 9	3 11
30	1 3	1 6	2 6	3 1	3 4	3 6	3 11	4 1
31	1 3	1 7	2 7	3 2	3 5	3 7	4 0	4 2
32	1 3	1 7	2 8	3 3	3 6	3 9	4 2	4 4
33	1 3	1 7	2 8	3 4	3 7	3 10	4 3	4 6
34	1 4	1 8	2 9	3 5	3 8	3 11	4 5	4 7
35	1 4	1 8	2 10	3 6	3 9	4 0	4 6	4 9
36	1 4	1 9	2 11	3 7	3 11	4 2	4 8	4 10
37	1 4	1 9	2 11	3 8	4 0	4 3	4 9	5 0

For rates for heavier parcels apply at the railway stations.

* The rates are lower for goods sent at owner's risk.

CHAPTER XII.

REMITTING MONEY THROUGH THE POST-OFFICE.

MONEY can be remitted to any part of the United Kingdom through the post-office in four ways, viz. :—

By postal orders.

By money-orders or post-office orders (P.O.O.).

By telegraph money-orders.

By coin, cheques, &c., enclosed in a registered envelope.

(The last method has already been dealt with in Chapters IV. and VII.)

Postal Orders.—Postal orders of various values up to £1, 1s. are issued by the Postmaster-General, and can be obtained at all post-offices where there is a savings-bank, and also at many of the smaller post-offices. The orders are issued for various amounts, upon which poundage or commission is charged as follows :—

AMOUNT OF ORDER.

6d., 1/-, 1/6, 2/-, 2/6.....	1d.
3/-, 3/6, 4/-, 4/6, 5/-, 5/6, 6/-, 6/6, 7/-, 7/6, 8/-, 8/6, 9/-, 9/6, 10/-, } 10/6, 11/-, 11/6, 12/-, 12/6, 13/-, 13/6, 14/-, 14/6, 15/-.....	1½d.
15/6, 16/-, 16/6, 17/-, 17/6, 18/-, 18/6, 19/-, 19/6, 20/-, 21/-.....	2d.

By affixing not more than three stamps of the total value of 5d. to the face of the order, any broken amount (e.g. 2s. 11d.) may be made up. The person to whom a postal order is issued should, before parting with it, fill in the name of the person to whom payment is to be made. If he so wishes, he can

also fill in the name of any particular post-office at which the amount is to be paid. If this is done, it affords a safeguard against payment being made to a wrong person, as the order will not be cashed at any other office.

British postal orders are also issued and paid in South Africa, India, Egypt, New Zealand, many of our smaller possessions, and other places abroad.

All orders should be cashed within three months of the last day of the month in which they are issued—thus, if an order is bought in the middle of January, it should be cashed before the first of May; if this is not done, it can only be cashed on payment of a commission equal to the amount of the original poundage. Before despatching a postal order, a note of the number should be taken, so that it may be easily traced in case of its loss or miscarriage.

Inland Money-orders.—Money-orders for any amount up to £40 can be obtained at any money-order office—i.e. a post-office where savings-bank business is transacted—on payment of the amount of the order and a small commission charged at the following rate:—

For sums not exceeding £3.....	4d.
" " " £10.....	6d.
" " " £20.....	8d.
" " " £30.....	10d.
" " " £40.....	1s.

Payment of a money-order can be deferred for a period not exceeding ten days, if the purchaser so desires, by writing across the face of the order, 'Payable after.....days.' The person who wishes to obtain a money-order has to give his name and

address, the name of the person to whom the money is to be paid, and the office at which it is to be paid, on a form similar to the following :—

No. 3—D.	I N L A N D	Office Stamp.						
MONEY-ORDER REQUIRED								
FOR								
No. of Order.	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">£</td> <td style="width: 33%; text-align: center;">s.</td> <td style="width: 33%; text-align: center;">d.</td> </tr> <tr> <td style="height: 40px;"></td> <td></td> <td></td> </tr> </table>	£	s.	d.				
£	s.	d.						

Payable at.....

to

Sent by.....

Address.....

If payment is to be deferred, state for }
how many days (not exceeding ten) }

Foreign Money-orders.—Money can be sent under similar conditions to almost any part of the British Empire, and to many foreign countries. These include :—

Algeria (certain places).	Finland.
Argentine Republic.	France.
Belgium.	Germany.
Bolivia (certain places).	Greece.
Brazil (certain places).	Hawaii (Sandwich Islands).
Chili (certain places).	Holland.
Congo Free State (certain places).	Honduras.
Cuba.	Iceland.
Danish West Indies.	Italy (with offices on the Red
Denmark (with Faroe Islands).	Sea, and at Tripoli).
Dutch East Indian Posses-	Japan.
sions.	Korea.
Ecuador (certain places).	Madagascar.
Egypt.	Mexico.

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New Guinea (certain places).	Siam (certain places).
Norway.	Spain.
Persia (certain places).	Sweden.
Peru.	Switzerland.
Portugal (including Madeira and the Azores).	Tunis.
Salvador.	United States.
Samoa.	Uruguay.

For a complete list of places abroad in which Money-orders (and in some cases British Postal Orders) are issued and paid, with particulars of the services, see the *Post-Office Guide*. The commission for these orders is :—

For sums not exceeding £1.....	6d.
" " " £2.....	1s.
" " " £3.....	1s. 6d.
" " " £4.....	1s. 9d.

and 3d. extra for each additional £1 up to a maximum of £40. (In some countries the maximum is £20.)

Note.—These rates do not apply to orders issued for payment in the Irish Free State. On such orders the rates are the same as for Inland Money-orders, for which see page 70.

Crossing of Postal and Money Orders.—A postal or money order may be made payable only at a bank by the holder drawing two parallel | straight lines across it, and writing ‘and Co.’ | between them. This act of crossing an order | prevents fraud to a great extent, as payment will be made only through a banker, | and he will undertake the cashing of such orders | only for customers. If the name of any particular | bank be written between the lines, thus, | payment will be made only through that bank. | Lloyd’s Bank.

Telegraph Money-orders (Inland).—Money may be transmitted by telegraph money-order between

all post-offices in the United Kingdom authorised to transact telegraph and money-order business, with the exception that at those offices which *forward* but do not *deliver* telegrams, telegraph money-orders can be *issued* but cannot be *paid*.

The charges are :—

- (1) Poundage at the same rate as for ordinary Inland Money-orders.
- (2) A charge for the Official Telegram of Advice (authorising payment at the office of payment) at the ordinary rate for Inland Telegrams, the minimum being 1s.
- (3) A Supplementary Fee of 2d. for each order.

No Single Telegraph Money-order can exceed £40.

The remitter of a telegraph money-order may direct the order to be crossed for payment through a bank, in which case the word 'crossed' will be charged for as part of the official telegram of advice. He is also allowed, on paying for the additional words required, to have a short private communication for the payee added to the official telegram of advice, to be delivered to the payee at the same time as the order.

When application is made for a telegraph money-order, the following particulars are required in addition to those needed for an ordinary inland money-order.

Additional particulars required for Telegraph Money-orders.

1. State here whether the Telegraph Money-order is to be called for at the office of payment, or, if not, at what address it is to be delivered. A sufficient address must be given.

(If the Order is not to be delivered at the address of the payee, the remitter should inform the payee where he must apply for it.)

.....

.....

.....

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2. State here whether the
Telegraph Money-order is to be
crossed for payment through a
bank. }

3. If a private message for the
payee is to be added to the Tele-
gram of Advice, write here the
exact words of the message. }

(The additional words must be paid
for by the remitter at the ordinary
Telegraph rate.) }

Payment.—Except in cases in which telegraph money-orders are delivered at the payee's address, any person expecting such a remittance must furnish satisfactory evidence that he himself is the person entitled to receive the money. He, or some one on his behalf, must attend at the post-office to obtain payment. Whenever doubt is entertained by a post-master as to the authority of a person to receive payment on behalf of the payee, he may require such person to produce an authority in writing from the payee for the payment of the money to the applicant.

Telegraph Money-orders (Foreign).—Telegraph money-orders can be sent to many European countries and Egypt under the general regulations (so far as they apply) relating to foreign orders and inland telegraph orders. The charges for these orders are :—

- (1) A money-order commission at the ordinary rate for foreign money-orders.
- (2) A charge for the telegram of advice at the ordinary rate for telegrams addressed to the country of payment.
- (3) A supplementary fee of 6d. or 1s. for each order.

Advice Notes.—When postal orders, cheques, &c., are sent through the post, they should always be

accompanied by a note advising the payment. Two forms of these advice notes are appended.

SANITARY WORKS,
MANCHESTER.
3/7/1925.

The Manchester Coal Co., Ltd.,
Deansgate, Manchester.

GENTLEMEN,

We beg to enclose cheque for £9, 7s. 3d. in payment of your account to June 1908. Please forward receipt at your earliest convenience, and oblige,

Yours faithfully,
PHILLIP & SONS.

16 MARKET ST., MANCHESTER.
July 3, 1925.

Mr J. Hulme,
Deansgate, Manchester.

DEAR SIR,

I have pleasure in forwarding you herewith postal order of the value of 15s. in payment of the enclosed account. Please receipt and return the account in course of post.

Yours faithfully,
JOHN STEPHENS.

EXERCISES.

- (1) What facilities are offered by the post-office authorities for the transmission of money?
- (2) What would you have to pay for an inland money-order for £2, 18s. 4d.?
- (3) What object would be attained by crossing a postal order
- (4) Write an advice letter to Mr G. Godwin, 4 Conway St., Manchester, to accompany a money-order for £2, 18s. 4d., sent by Messrs Phillip & Sons, Sanitary Works, Manchester.

City Bank.

- (5) How can payment of a money-order be deferred for seven days?
- (6) Can telegraph money-orders be sent to any foreign country? If so, give particulars.
-

CHAPTER XIII.

RECEIPTS FOR MONEY, &c.

WHENEVER money is paid, it is essential that a written acknowledgment of its receipt should be obtained from the person who receives it. This acknowledgment, or receipt, should be carefully kept, and then, should any dispute subsequently arise, it can be produced as evidence of the payment having been made. When amounts of £2 and over are paid, the inland revenue authorities require the receipt to be stamped with a 2d. stamp. This is done either by having the forms of receipt impressed with a 2d. stamp at the General Post-Office, or by affixing postage-stamps to the value of twopence. If the receipt is not stamped, the receiver of the money renders himself liable to a fine of £10 in a court of law.

If money is paid into a bank to the credit of an account, no stamp is required on the acknowledgment given by the bank cashier.

There are several methods of receipting accounts in use. Some firms prefer to receipt the invoice in this way :—

MANCHESTER, *June* 1925.

Messrs Phillip & Son,

Dr. to the Manchester Coal Company.

May 18. To 12 tons 4 cwt. of coal, at 14s. 7d.	
per ton.....	£8 17 11
1 ton 4 cwt. of slack, at 6s. 6d.	
per ton.....	0 7 10
Total.....	<u>9 5 9</u>

Received cheque, value £9, 5s. 9d.

July 3, 1925.

For the Manchester Coal Co.,

WM.	2d.	SON,
	WATKIN	
	Stamp. Cashier.	

If only a portion of this account were paid, the receipt would be given in the following terms:—

Received on account, cheque value £5.

July 3, 1925.

For the Manchester Coal Co.,

WM.	2d.	SON,
	WATKIN	
	Stamp. Cashier.	

Or,

Account rendered.....	£9 5 9
Received on account.....	5 0 0
Balance due.....	<u>4 5 9</u>

Many firms use books of receipt-forms with perforated counterfoils. These forms are gummed on the back, and are torn out of the book and attached to the invoice.

No. 1830.19... Received from..... Cheque....£ : : Cash.....£ : : Dis....£ : : (Initials).....	No. 1830. MANCHESTER,19... Received with thanks from the sum of..... pounds shillings andpence by { cash. { cheque. For the Manchester Coal Co., Cashier. £ : :
--	---

Other firms use carbon paper in preference to perforated counterfoils. In this case the receipt is torn out of the book and attached to the invoice.

Some firms always send a form of receipt with the cheque. For this purpose a book with two perforated sheets is used.

No. 769. (A)19... Invoice No. Cheque No..... Value £ : : Discount : : Sent to (Init'ls. of clerk).....	No. 769. (B) SANITARY WORKS, MANCHESTER.19... M..... GENTLEMEN, We beg to enclose Cheque for £ : : , in payment of your ac- count to Please sign and re- turn the annexed form of receipt. Yours faithfully, PHILLIP & SON.	No. 769. (C)19... Received from Phillip & Son, Man- chester, cheque value £ : : , in payment of account to19... (Signed)
---	--	--

When sending a cheque away, the blanks of forms A and B are filled in, and forms B and C detached and sent with the cheque. When form C has been returned, it is pasted or pinned in the book on the corresponding form A. These books are indexed in the same way as the letter copying-book.*

Points to be Remembered.—All receipts for £2 or over must be stamped.

When a debt is not paid in full, the receipt should always state 'received on account.'

A receipt should always state whether the payment has been made by 'cash' or 'cheque.'

EXERCISES.

- (1) Make out a receipt to Mr J. Jervis, of Oldham, for £1, 1s., paid by cheque, being Mr Jervis's annual subscription to the Oldham St. James Sunday-school.
- (2) Make out a receipt for a cheque for £25 from Mr G. MacGregor, in part payment of an account amounting to £57, 6s. 9d.
- (3) When does a receipt require to be stamped?
- (4) Is there any exception to the rule requiring receipts to be stamped?

CHAPTER XIV.

FIRST STEPS IN BUSINESS CORRESPONDENCE.

As a large portion of our commerce is carried on by means of letters, it is of the utmost importance that they should be written well. The young clerk should take great pains to acquire the art of writing a good letter, and should accustom himself to express his thoughts in the form of letters, as this attainment

* Some firms issue cheques with a detachable receipt-form at the foot; others issue cheques of such a character that the endorsement of it constitutes a receipt. In either case a 2d. stamp must be used if the amount is over £2.

is a very valuable one in every branch of commerce. As a rule, business correspondence is carried on by an experienced clerk ; but the young clerk will often have to write letters from dictation or from a rough draft drawn up by the correspondence clerk.

It is essential that all business letters should be clearly phrased, and neatly and legibly written, so that there shall be no doubt in the mind of the recipient as to the exact meaning intended to be conveyed. The use of ornamental phrases should be strictly avoided, as they are quite out of place in business letters ; nothing should be aimed at but clearness and precision.

The requisites of a good letter are :—

Accuracy as to facts and dates.

Clearness and conciseness.

Correct spelling and punctuation.

Neatness.

Accuracy as to Facts and Dates.—In business letters reference is very often made to dates, prices, &c., and great care should be exercised in seeing that these references are correct, as mistakes may occasion much loss of time and general dissatisfaction. It is usual to begin a letter by referring to the last communication received from your correspondent—e.g. ‘In reply to your letter of the 16th current,’ or ‘I am in receipt of your letter of the 16th current.’ When this is done the date should be verified, whenever possible, by looking at the actual letter referred to, as the same person might have written several letters on totally different topics within a few days. In quoting prices additional care is required, as in case of dispute a written statement would be binding on

your employer, and would be sufficient to determine a case in the law court. It is well to give all numbers and prices in words as well as in figures.

A constant source of error in dating letters is the change in the months. Letters are often sent out on *June* 1, dated *May* 1. Another common error is to date letters at the beginning of a year with the date of the old year—January 3, 1924, instead of January 3, 1925.

Clearness and Conciseness.—Clearness and conciseness can best be attained by using simple language to express the meaning intended to be conveyed. Avoid using long sentences as much as possible; the more briefly a thought is expressed the more clearly it is understood. At the same time, do not be discourteous by being excessively brief.

The following is an instance of a very curt letter :—

Shall not be able to attend meeting to-night. Have important engagement at eight o'clock. Anything done will have my hearty support.

This could be very much improved by the addition of a few words :—

I am sorry to say I shall not be able to attend the meeting to-night, owing to an important engagement. I need hardly say that anything done by the committee to further our object will have my hearty support.

Avoid all phrases with double meanings, or anything that will leave a doubt in the mind of the reader as to the precise meaning of the letter. Leave out all unnecessary words, and avoid repetition of words and phrases.

Correct Spelling and Punctuation.—Great attention should be paid to the spelling of words, as discredit is frequently thrown on firms by clerks spelling common words wrongly. We have several times received letters in which ‘site’ was written ‘sight,’ and on one occasion we received a copy of a duplicated circular calling attention to the ‘accompanying speciman.’ If a clerk makes one or two errors of this nature, the principal of the firm will soon lose all confidence in his letter-writing abilities.

It is very necessary that letters should be correctly punctuated, as confusion and loss may arise from badly punctuated letters. The importance of accuracy in this respect can well be seen by noting the difference caused in the following communication by altering the position of a comma :—

In reply to your letter of the 16th current, we are willing to supply you with two gas-engines of 5 horse-power each, for £120.

In reply to your letter of the 16th current, we are willing to supply you with two gas-engines of 5 horse-power, each for £120.

When it is necessary to use a hyphen (-) to connect parts of a word divided at the end of a line, care should be taken to place the hyphen between the syllables, thus : circum-stance, not circumsta-nce ; arrange-ment, not arran-gement ; refer-ence, not reference. Words of one syllable should not be divided.

Neatness.—Neatness, not only in writing but in arrangement, is an important requisite. The writing should be very legible, and should be uniform in size. Never attempt to crowd an extra word into

a line by reducing the size of the words immediately preceding it. Always leave a small margin on the left of the paper, and take care that this margin is uniform all the way down the page. When starting a fresh paragraph, the first word should be directly under the first word of the previous paragraph.

EXERCISES.

- (1) What are the requisites of a good business letter?
- (2) Strike out all unnecessary words in the following letter :—
 ‘Hitherto and up to now, the rubber trade has been in the hands of several separate firms ; but I am pleased to say that I have been successful in securing for our company the entire monopoly of the whole trade.’
- (3) Write out the following letter in a more courteous form :—
 ‘Thanks for order for rope. Will attend to it at once. Our price is 5½d. per lb., delivered at your yard.’

CHAPTER XV.

THE SETTING OUT OF A COMMERCIAL LETTER.

The Heading.—The heading of all letters is invariably the address of the writer and the date on which the letter is written. The address is placed in the right-hand corner at the top of the paper, and the date is written immediately under it, or on the same line as the name of the town. On business letter-paper, the name and address are generally printed ; when paper is used without a printed heading, the full *postal* address must be given.

Specimen of printed note heading :—

All communications
should be addressed
to 'The Secretary.'

GENERAL INSURANCE CO., LIMITED,
MIDLAND BRANCH,
NEW STREET,
BIRMINGHAM.....19...

The Address.—The name and address of the person or firm to whom the letter is to be sent may be placed in either of two positions, namely—
(a) at the beginning of the letter on the left side of the paper; or (b) at the end of the letter on the left side of the paper. The style of the address is dependent upon the status of the person, or the composition of the firm. A letter to a private gentleman or a merchant should be addressed :— *

James Barlow, Esq.,
Stockport.

If to a tradesman :—

Mr J. Barlow,
Stockport.

A clergyman should be addressed 'The Rev. J. Barlow;' a married lady as 'Mrs Barlow;' a single lady as 'Miss Edge' or 'Miss E. Edge.'

A letter to a firm should be addressed :—

Messrs James Barlow & Co.,
Stockport.

Or,

Messrs James Barlow, Limited,
Stockport.

* 'Mr' and 'Esq.' should never be used with reference to the same person.

as the case may be. If the firm is composed of ladies, the address should be :—

Mesdames Barlow & Edge,
Stockport.

The forms corresponding to Mr and Messrs are :—
In French, M. and MM. (Monsieur and Messieurs);
in German, Herr and Herren; in Danish, Norwegian,
and Swedish, Herre and Herrer; in Italian, Signor
and Signori; in Spanish, Señor and Señores; in
Portuguese, Senhor and Senhores. When the correct
term is not known, the French form, M. or MM.,
should be adopted.

The following are a few ceremonious forms used
in addressing and beginning letters to persons of title
or persons holding offices :—

To members of the nobility :—

To the Right Honourable the Earl of Crewe.

To Bishops :—

To the Right Reverend the Lord Bishop of ——

To official members of the state :—

To the Right Honourable ——,
His Majesty's Principal Secretary
of State for Foreign Affairs.

To members of parliament :—

To the Right Honourable John Bright, Esq., M.P.
To Wm. Woodall, Esq., M.P.

To Lord Mayors :—

To the Right Honourable ——,
the Lord Mayor of York.

To Lord Provosts :—

To the Right Honourable ————,
the Lord Provost of Edinburgh.

To Mayors :—

To the Right Worshipful ————,
the Mayor of Wigan.

To Provosts :—

To the Honourable ————,
the Provost of Arbroath.

The Greeting.—A letter is always commenced by 'greeting' the person or firm to whom you are writing. The form the greeting takes depends upon the person or firm to whom you are writing. To an individual the greeting should be 'Sir,' 'Dear Sir,' or 'Reverend Sir;' 'Madam,' or 'Dear Madam.' To a firm or company the greeting should be 'Dear Sirs,' 'Gentlemen,' or 'Mesdames.' The greeting should always be written upon the left side of the paper.

The Body.—The body or text of the letter should be begun immediately under the last letter of the greeting. If more than one subject is to be dealt with, the points should be arranged in logical order, a separate paragraph being devoted to each. When referring to dates the abbreviations 'curt.,' 'inst.,' 'ult.,' 'prox.,' are often used.

Curt. is an abbreviation for current, meaning the present month. Inst. is an abbreviation for instant, meaning a part of the present month yet to come. Ult. is an abbreviation for ultimo, meaning the last month. Prox. is an abbreviation for proximo, meaning the next month.

The Subscription.—After the body of the letter

comes what is called the 'subscription.' The following forms of subscription are largely used :—

I am, Dear Sir (or Sir, Gentlemen, &c.),
Yours faithfully,
WALTER HOWELL.

I am, Dear Sir,
Yours truly,
WALTER HOWELL.

We are, Dear Sir,
Your obedient Servants,
WALTER HOWELL & COMPANY.

Very often the subscription is simply :—

Yours faithfully,
WALTER HOWELL.

Or,

Your obedient Servants,
W. HOWELL & COMPANY.

SPECIMEN BUSINESS LETTERS.

JAMES BARLOW,
Estate Agent.

HIGH ST., STOCKPORT.
June 26, 1925.

DEAR SIR,

Referring to my letter to you of the 15th current, I shall be glad if you will let me have a copy of your policy form.

Will you also kindly inform me whether you insure against damage caused by lightning?

Yours faithfully,
JAMES BARLOW.

The Secretary,
General Insurance Co.,
Birmingham.

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GENERAL INSURANCE COMPANY, LIMITED,
MIDLAND BRANCH,
NEW ST.,

BIRMINGHAM. *July 3, 1925.*

DEAR SIR,

In reply to your letter of the 26th ult., I beg to enclose you specimen of our policy form.

On referring to Clause 16 on the back of the policy, you will see that any possible damage caused by lightning is covered by us.

I am, Dear Sir,

Yours faithfully,

GEORGE MORLEY,

Secretary.

J. Barlow, Esq.,

Stockport.

EXERCISES.

- (1) Write out a form of heading for a business letter.
- (2) How should you commence letters to :—
 - (a) The Rev. W. Gilbert?
 - (b) Miss G. Williams?
 - (c) Messrs Mason & Hearne?
- (3) What would the following abbreviations mean if written on July 10, 1925—12th prox., 1st ult., 22d inst.?
- (4) How should you address a letter to a member of parliament?
- (5) Correct the following :—‘ Please attend a meeting of the general committee on Tuesday next, the 1st ult., at 3.30 o'clock.’

CHAPTER XVI.

THE DIFFERENCE BETWEEN PRIVATE, OFFICIAL, AND COMMERCIAL LETTERS.

SPEAKING broadly, correspondence may be divided into three classes, namely :—

1. Private letters, including letters passing between friends, invitations, and similar communications.

2. Official letters, including all communications written to or by government, county council, municipal, education authority, and poor-law officials.

3. Commercial letters, including all letters written on business matters.

Each of these has its own style and general arrangement. Private letters should be written in a bright conversational style; official letters should be formal; commercial letters should be concise and courteous, as explained in the two previous chapters.

Private Letters.—Quarto paper folded to octavo size is generally used, and should be perfectly plain, with the exception that the address of the writer may be embossed or printed upon it in the right-hand top corner. Private letters differ from commercial letters in the greeting, the style of the text, and the ending. The style of greeting may be ‘Dear Walter,’ ‘My dear Howell,’ ‘Dear Mrs Howell,’ &c., according to the degree of friendship existing and the sex of the recipient. The text of the letter should be written in a brighter style than that of a commercial letter. The letter should conclude ‘Yours sincerely,’ ‘Yours cordially,’ ‘Yours very truly,’ &c., according to the nature of the letter.

SPECIMEN OF A PRIVATE LETTER.

10 RUSSELL ST., STOCKPORT.

July 5, 1925.

DEAR WALTER,

You will be pleased to hear that I have made arrangements for my holidays to commence at the end of this week. All being well, I shall join you in Scarborough on Saturday morning. If this fine weather continues, I think we should have a splendid time.

I met Alf. Graham yesterday ; he tells me he is going to spend his holidays in Scarborough also.

Yours sincerely,

GEORGE BISHOP.

Official Letters.—When writing official letters, only one subject should be introduced in each letter. If more than one subject is to be written about, separate communications should be sent, as letters on different subjects are replied to from different departments.

They should be addressed at the foot of the first page thus :—

*The Secretary,
Board of Education,
Whitehall,
London, S. W.*

*The Solicitor,
Public Works Loan Board,
3 Bank Buildings,
London, E.C.*

*The Director of Education,
County Council Buildings,
Lancaster.*

The greeting should be simply the formal ‘Sir,’ and the body of the letter should be similarly formal and precise. Official letters are concluded :—

I have the honour to be, Sir,

Your obedient Servant.

Or,

I am, Sir,

Your obedient Servant.

Letters containing enclosures should enumerate them specifically, with a line in the margin for each.

An acknowledgment of the receipt of all letters to government officials is sent to the writer.

The following is a specimen of an official letter ; it shows the kind of heading in use in government departments :—

No. W 849
1899

Correspondents are requested—1. To quote the NUMBER, REFERENCE LETTER, and DATE of each letter to which they reply ; 2. To let communications on different subjects, or relating to different Unions or Parishes, form separate letters ; and 3. To use paper of FOOLSCAP size.

LOCAL GOVERNMENT BOARD,

Whitehall, S.W.,

8th July 1899.

SIR,

I am directed by the Local Government Board to advert to the correspondence which took place in January and February last with reference to the consolidation of the loans of the Beresford Union, and the issue of debentures under the Local Loans Act, 1875, and to request that, in pursuance of the requirements of Section 16 of that Act, you will furnish the Board with a return for the past year as to the sinking fund set aside by the Union for the repayment of the loan which has been raised by the issue of securities under that Act.

Copies of the form prescribed by the Board for the return, which is to be verified by statutory declaration, are enclosed.

I am, Sir,

Your obedient Servant,

HENRY HOLMES,

James Phillips, Esq.,

Assistant-Secretary.

Clerk to the Beresford Union.

EXERCISES.

- (1) Write a short letter to the Secretary of the Science and Art Department, South Kensington, S.W., asking for a form on which to apply for a National Scholarship, tenable at South Kensington.
 - (2) Write a letter to a friend, inviting him to a party.
 - (3) Write a letter to Messrs Dixon & Jones, of Hood Street, Carlisle, enclosing postal orders and stamps of the value of £1, 2s. 9d. Ask them to forward a receipt by return of post.
-

CHAPTER XVII.

THE SIGNING OF LETTERS.

IN commercial houses, letters are signed by :—

- (a) Members of the firm.
- (b) Employés specially authorised to sign by power of attorney.
- (c) Employés not specially authorised.

When a partner in the firm signs letters he simply writes the name of the firm—thus, ‘Dixon & Jones.’ Partners are the only persons who should sign the letters of a firm without adding their own names.

In many cases it is impossible to obtain the signature of a member of the firm to every letter, owing to absence from business, sickness, and other causes, and so it becomes necessary that some one else should be empowered to sign the letters. This authorisation is usually given to the manager, secretary, or other official, in a ‘power of attorney,’ a legal document by which a person authorises another person to transact business for him. Persons authorised by power of attorney sign letters in this way :—

per pro. DIXON & JONES, Or, *p.p.* DIXON & JONES,
JOSEPH GLOVER. JOSEPH GLOVER.

'Per pro.' or 'p.p.' are abbreviations for *per procurationem*, meaning 'on behalf of.'

Letters of an unimportant nature are frequently signed by clerks who are not authorised by power of attorney. In these cases the signature should be :—

for DIXON & JONES, Or, DIXON & JONES,
WILLIAM MOORE. *per* WILLIAM MOORE.

Official letters and letters from banks, public companies, &c., are signed by the secretary, registrar, manager, or other officer authorised to do so by the rules of the company. After the signature, the position he holds should be added :—

GEORGE MORLEY, Or, CHARLES H. WYATT,
Secretary. Clerk.

Memorandum Forms.—In all offices memorandum forms (page 94) and postcards are largely used for brief communications of an unimportant character. Communications written on these do not need to be signed, and consequently much time is saved to the principals.

EXERCISES.

- (1) What is a 'power of attorney'?
- (2) How would you sign letters for the firm of Proctor, Wilson & Co. if you were :—
 - (a) One of the partners?
 - (b) Authorised to sign by power of attorney?
- (3) Write out a memorandum to Messrs Proctor, Wilson & Co. (from the Lancashire and Yorkshire Bank), stating that the making up of their bank pass-book will be completed in three days' time.
- (4) What is the meaning of *per pro.*?

SPECIMEN OF A MEMORANDUM FORM.

Telegraphic Address—'Chambers, Edinburgh.' Telephone—Museum 617.		MEMORANDUM.
From W. & R. CHAMBERS, Limited, 339 High Street, Edinburgh.....19....	To	

CHAPTER XVIII.

*THE LETTER REFERENCE AND THE
NUMBERING OF LETTERS.*

It is a common practice with firms having a large amount of correspondence to number their letters at the head of the paper, and to request their correspondents to quote this number when replying to the letter. This is called the 'letter reference,' and is designed to facilitate reference to letters on the same subject. The letter reference takes several forms, the chief of which are given below.

WHEN REPLYING PLEASE QUOTE	}T..... 140
-------------------------------	---	--------------------

This is perhaps the commonest form of the letter reference. The figures refer

to the page of the copying-book on which the letter is copied. In this instance the letter is copied on page 140 of the letter-book marked 'T.' If this number is referred to in the reply, the copy of the letter can be referred to at once, without looking through the index of the copying-book.

If the letter copying-books were distinguished by numbers, the reference would be in the same form, the number of the book taking the place of the letter: $\frac{12}{140}$.

$\sqrt[84]{\frac{3612}{140}}$ This form of reference is largely used in offices where a letter and telegram register (see page 44) is kept, or where all letters *received* are numbered consecutively. The explanation of this reference is, that the letter is written in reply to letter No. 3612, and is copied on page 140 of copying-book No. 34.

One of the advantages of this method is that, when employed in conjunction with the 'cross-reference' system of indexing the letter copying-book, a reference to the *whole* of the correspondence relating to the case is obtained in the copying-book.

No. 12,764. This form of reference is used by the

Public Works Loan Commissioners, and also in some of the insurance, county court, and other offices. In these offices it is customary to number consecutively each case or application, and a distinctive number is placed at the head of all letters and forms relating to a particular case. The number 12,764 placed at the head of a letter from the Public Works Loan Board means that the letter has reference to an application numbered 12,764 on the books of the Board.

Numbering Letters.—Firms having branch establishments to which they are very frequently writing often number consecutively all the letters sent to each branch, so that the possible loss of any letter can be easily discovered. This system is largely used by firms having agents in foreign countries.

EXERCISES.

- (1) What would be the letter references on letters copied on :—
 - (a) Page 68 of copying-book 'J'?
 - (b) Page 142 of copying-book No. 20?
 - (c) Page 6 of copying-book M.2?
- (2) What is the object of consecutively numbering all letters sent to one branch?
- (3) What would be the letter references to the letters entered in the letter and telegram register, page 44, if the second method described above were used, and if all the letters were copied in letter-book 'D'?

CHAPTER XIX.

ABBREVIATIONS IN COMMON USE.

@	At.	D/B.	Day-book.
A/c.	Account.	Dis.	Discount.
Ad lib.,	<i>ad libitum</i> = At pleasure.	Disbts.	Disbursements.
Ad val.,	<i>ad valorem</i> = Ac- cording to value.	Div.	Dividend.
Advt.	Advertisement.	Do.,	<i>ditto</i> = The same.
Agt.	Agent.	Dr.	Debtor.
A.m.,	<i>ante meridiem</i> = Be- fore noon.	Dwt.	Pennyweight.
Amt.	Amount.	D'y.	Delivery.
Ans.	Answer.	E.e.	Errors excepted.
Av.	Average.	E.g.,	<i>exempli gratia</i> = For example.
B/E.	Bill of exchange.	Encl.	Enclosure.
B/L.	Bill of lading.	E. & o. e.	Errors and omissions excepted.
B/P.	Bill payable; also bill of parcels.	Etc.,	<i>et cetera</i> = and so on.
B/R.	Bill receivable.	Exch.	Exchequer; ex- change.
B/S.	Bill of sale.	Fo.	Folio, or page.
B/O.	Buyer's option; also branch office.	F.o.b.†	Free on board.
Carr.	Carriage.	F.o.r.	Free on rail.
Carr. pd.	Carriage paid.	F.p.a.	Free of particular average.
Carr. frwd.	Carriage forward.	G.a.	General average.
C/B.	Cash-book.	G.P.O.	General Post-office.
C. f. & i.*	Cost, freight, and insurance.	Hhd.	Hogshead.
C.H.	Custom-house.	I.e.,	<i>id est</i> = that is.
Chq.	Cheque.	Inst.	Instant.
Co.	Company; county.	Int.	Interest.
c/o.	Care of.	In trans.	In transit.
C.O.D.	Cash on delivery.	Inv.	Invoice.
Com.	Commission.	I.O.U.	I owe you: acknow- ledgment of debt.
Con.,	<i>contra</i> = Against.	Jl.	Journal.
Cr.	Credit; creditor.	L.C.	Letter of credit.
Curt.	Current.	Led.	Ledger.
C.W.O.	Cash with order.	Ltd., Ltd., Lim.	Limited.
Cwt.	Hundredweight.	lb.	Pound (weight).
		Memo.	Memorandum.

* Often written **c.i.f.**, and pronounced **siff**.

† **F.a.s.** = Free alongside ship.

Messrs.,	<i>Messieurs</i> = Gentlemen, or Sirs.	Pp.	Pages.
Mo.	Month.	Pro tem.,	<i>pro tempore</i> = For the time being.
Mos.	Months.	Pro forma.	As a matter of form.
M/d.	Months after date.	Pro.	For.
MS.	Manuscript.	Prox.,	<i>proximo</i> = The next.
MSS.	Manuscripts.	P.S.,	<i>post scriptum</i> = A paragraph added to a letter.
N.B.,	<i>notabene</i> = Note well.	P.T.O.	Please turn over.
Nem. con.,	<i>nemine contradicente</i> = No one objecting.	Qy.	Query.
Net.	Without reduction.	Rcd.	Received.
No.	Number.	Rct.	Receipt.
Nos.	Numbers.	Re.	With regard to.
O/a.	On account.	Regd.	Registered.
%,	<i>per centum</i> = By the hundred.	Retd.	Returned.
Oz.	Ounce ; ounces.	Ry., Rly.	Railway.
Per.	By.	Sec.	Secretary.
Per an.,	<i>per annum</i> = By the year.	S.s.	Steamship ; screw steamer.
Per cent.,	<i>per centum</i> = By the hundred.	Stg.	Sterling.
Per pro., p. pro., or p.p.,	<i>per procuracionem</i> = On behalf of.	Tel.	Telegram.
P.c.	Post-card.	U.K.	United Kingdom.
P.m.,	<i>post meridiem</i> = Afternoon.	Ult.,	<i>ultimo</i> = The last.
Pm.	Premium.	U.S.A.	United States of America.
P.N.	Promissory-note.	Viz.,	<i>videlicet</i> = Namely, or to wit.
P.O.	Post-office ; postal order.	Vol.	Volume.
P.O.O.	Post-office order.	£, s. d.,	<i>librae, solidi, denarii</i> = Pounds, shillings, and pence.
		4to.	Quarto.
		8vo.	Octavo.

The months of the year are abbreviated thus :—
 Jan., Feb., Mch., Apl., My., Jne., Jly., Aug., Sept.,
 Oct., Nov., Dec. The last four months are also
 occasionally referred to as 7ber (September), 8ber
 (October), 9ber (November), 10ber (December) ; but
 these are not desirable forms, and should be avoided.

The abbreviations for March, April, May, June, and July are rarely used for dating correspondence, as not much time is saved thereby, and the contraction does not look nearly so well as the full name. They are chiefly used in connection with date-stamps.

The date is sometimes given in this form, 7/3/25, which means the 7th day of the 3rd month of the year 1925.

EXERCISES.

- (1) What is the meaning of:—i.e.; Cr.; ult.; E. & o. e.; p.p.; pp.?
- (2) What contractions are used for bill of exchange; debtor; octavo; letter of credit; carriage paid?

CHAPTER XX.

LETTERS RELATING TO THE PURCHASE AND SALE OF GOODS, &c.

GOODS are generally ordered by means of a written communication, sometimes in the form of an ordinary letter, but more frequently on an order form torn from a counterfoil order-book. The following is a specimen of an order-form:—

No. 1830.

WM. BAKER & CO., LTD.,
BUILDERS,

M.....

WIGAN 19...

Please furnish and place to our account the following, viz:—

.....
.....
.....
.....

(Signed)

When sending in accounts, please quote the number of the order.

When there are special circumstances connected with the order, it is advisable to send a letter with it.

The following are specimens of letters having reference to the purchase of goods:—

44 BAGNALL ST., LICHFIELD.

July 3, 1925.

GENTLEMEN,

In reply to your letter of the 1st inst., I beg to enclose you herewith an order for the furniture required for our new offices. I should prefer the desks to be of Orham wood if this can be done without delaying delivery. Full particulars of the catalogue page and number are given on the order.

Please forward the goods by the 20th inst., carriage paid, and addressed to me at 86 Alfred St., Lichfield.

Yours faithfully,

GEO. W. TAYLOR.

The Midland Furnishing Co.,
Stafford.

WM. BAKER & Co., LTD.,

BUILDERS,

WIGAN. *July 3, 1925.*

GENTLEMEN,

We are in immediate want of 120 bags of best cement. Will you please inform me as early as possible at what price you are willing to supply these—80 of the bags to be delivered at our Clayton yard, and the remainder at our temporary yard in William Street; the whole to be delivered by the 8th inst.?

Yours faithfully,

WILLIAM EVANS,

Manager.

Messrs Smith & Bennett,
Builders' Merchants,
Wigan.

Specimen letters *re* sale of goods :—

MIDLAND FURNISHING Co.,
STAFFORD. *July 4, 1925.*

G. W. Taylor, Esq.,
Lichfield.

DEAR SIR,

We beg to acknowledge the receipt of your esteemed order for furniture for your new offices, which shall receive our best attention. Fortunately we happen to have the goods you require in stock, and will forward them per the London, Midland, and Scottish Railway Co., on Friday next, the 7th inst. The desks will be of Orham wood, as you desire.

Yours faithfully,

For the Midland Furnishing Co.,
JOSEPH REID,
Manager.

SMITH & BENNETT,
BUILDERS' MERCHANTS,
WIGAN. *July 4, 1925.*

GENTLEMEN,

In reply to your esteemed enquiry of the 3rd current, our price for 120 bags of best cement is seventeen pounds, ten shillings (£17, 10s. 0d.) net, delivered free according to your instructions. Should you favour us with the order, we could deliver the cement immediately.

Yours faithfully,
SMITH & BENNETT.

Messrs W. Baker & Co., Ltd.,
Wigan.

J. B. CROWE & Co.,
CARRIAGE BUILDERS,
WIGAN. *July 6, 1925.*

SIR,

We have noticed in the newspapers that you are about to invite tenders for the supply of a light conveyance for

102 THE PURCHASE AND SALE OF GOODS, ETC.

use in the Surveyor's Department, and shall be glad to be allowed to quote our price for the same. We enclose illustrations of suitable conveyances, and may say that we have supplied several corporations with conveyances similar to No. 2 on the enclosed list.

Hoping that we may have the opportunity of quoting our terms,

We are, Sir,

Yours obediently,

The Town Clerk,

Municipal Buildings,

Blackburn.

J. B. CROWE & Co.

Invoices.—When goods are sent by rail or canal, it is necessary to forward by post a statement or account of the goods sent, so that the receiver can at once see that nothing has miscarried. These statements are generally called invoices. There are many forms of invoices in use, varying according to the requirements of different businesses. The following is a common form :—

Mr W. STEVENSON, Nottingham.

Bought of the Leather Belting Company, Derby.

April 11, 1925.

					£	s.	d.
To 20 feet of 3-inch leather belting at					1s. 3½d.	1	5 10
"	20	"	2½	"	1s.	1	0 0
"	23	"	2½	"	1s.	1	3 0
"	15	"	1¾	"	8d.		10 0
"	23	"	2½	"	1s.	1	3 0
"	14	"	2	"	9d.		10 6
"	23	"	2½	"	1s.	1	3 0
"	21	"	2½	"	1s.	1	1 0
Order No. 964.						7	16 4
Forwarded per L. M. & S. Railway.							

If invoices are not accompanied by a letter, and are enclosed in an unsealed envelope, they can be sent through the post for a halfpenny. Should there be special circumstances to communicate, a sealed letter should be sent with the invoice.

Example of letter enclosing invoice :—

DEAR SIR,
LEATHER BELTING COMPANY,
DERBY. *April 11, 1925.*

Herewith we beg to hand you invoice for belting forwarded to you to-day per L. M. & S. Railway, carriage forward. We have consigned the goods at 'owner's risk;' consequently the carriers should charge the reduced rate of carriage.

Yours faithfully,
For the Leather Belting Company,
W. Stevenson, Esq.,
Nottingham. WM. EVANS.

Example of letter forwarding samples :—

DEAR SIRS,
MOULD & Co.,
HALIFAX. *July 3, 1925.*

As requested by our Mr Jeavons, we have pleasure in forwarding herewith a few samples of this season's cloths, which you will find to be equal in quality to anything we have hitherto put on the market, although the price has been considerably reduced owing to the circumstances explained to you by our representative. Our range of Vicunas is a very special one.

Trusting to be favoured with a continuance of your esteemed orders,

We are, Dear Sirs,
Yours obediently,
Messrs Pitt & Hall,
Clothiers,
Walsall. MOULD & Co.

EXERCISES.

- (1) Write a letter to Messrs Axon & Bush, of Marsh Street, Stourbridge, asking them to quote terms for the supply of 1000 tons of coal, to be delivered at the rate of 5 tons per day at your manufactory.
- (2) Write out an order on behalf of Messrs Axon & Bush, of the above address, to Mr W. Howell, Alma Street, Stockport, for the following goods :—1 small dynamo, No. 2 model, catalogue No. 179, price £3, 17s. 6d. ; 1 hand-driving gear for the same, catalogue No. 184, price 19s. 3d. ; 1 doz. platinum electrodes, catalogue No. 384, price 2s. each ; and 1 doz. flasks for electrodes, catalogue No. 386, price 2s. 6d. each.
- (3) Acknowledge receipt of this order, and promise delivery within ten days.
- (4) Mr Howell forwards these goods on July 13, 1925, per the L. M. & S. Railway Company, carriage paid. Make out an invoice for same.

 CHAPTER XXI.

*REMITTING MONEY BY CHEQUE,
BILL OF EXCHANGE, &c.*

IN preference to keeping a large amount of cash in the office with which to make payments, all business firms periodically (every day or every week, as circumstances necessitate) deposit most of their cash with a banker, retaining only a small sum to meet incidental expenses. Payment of accounts is usually made by drawing an 'order' or 'cheque' on the banker for the required sum. Thus, if W. Stevenson desired to pay the Leather Belting Company for the belting supplied to him on the 11th of April (see invoice on page 102), he would write out a cheque for the amount in the following form :—

No. 76480.

NOTTINGHAM, *July 10, 1925.*

Lloyd's Bank, Limited,
Nottingham.

PAY the Leather Belting Company OR ORDER
seven pounds, sixteen shillings and fourpence.

WILLIAM STEVENSON.

£7, 16s. 4d.

This cheque would be forwarded to the Leather Belting Company, who would deposit it with their bankers. The latter would collect the amount from Lloyd's Banking Company, the bankers of William Stevenson, and place it to the credit of the Leather Belting Company's account. Instead of sending the cheque to their bankers, the Leather Belting Company *might* themselves have presented the cheque to Lloyd's Bank for payment. This, however, would not be done in actual practice.

Cheques are usually, but not necessarily, made out on printed forms supplied for the purpose by the bankers. All cheques must be stamped with a twopenny stamp, either affixed or impressed.

There are two kinds of cheques, namely :—

- (a) Those payable to ' or Order.'
- (b) Those payable to ' or Bearer.'

The first are the kind most frequently used, as they are only payable when the person in whose favour such a cheque is drawn has 'endorsed' it, or, in other words, has written his signature across the back of

the cheque. A cheque payable to '..... or Bearer' will be paid to any one presenting it at the bank. To prevent fraud or loss, cheques can be made payable through a banker only. This is done by 'crossing' them in the same way as postal orders are crossed (see Chapter XII.).

Specimen letters forwarding a cheque and acknowledging the receipt of the same :—

16 QUEEN'S ROAD, NOTTINGHAM.
July 10, 1925.

GENTLEMEN,

Herewith I beg to forward you cheque for seven pounds, sixteen shillings and fourpence (£7, 16s. 4d) in payment of the enclosed invoice.

Please receipt and return the invoice at your earliest convenience.

Yours faithfully,
WILLIAM STEVENSON.

The Leather Belting Co.,
Derby.

LEATHER BELTING COMPANY,
DERBY. *July 11, 1925.*

DEAR SIR,

We beg to acknowledge with thanks the receipt of your letter of yesterday enclosing cheque for £7, 16s. 4d., and beg to return you herewith the invoice duly receipted.

Yours faithfully,
For the Leather Belting Company,
WILLIAM EVANG.

W. Stevenson, Esq.,
Nottingham.

Bills of Exchange.—It is not intended to deal fully with bills of exchange in this chapter, but only to describe briefly their nature and use.

A bill of exchange is an order requiring the person to whom it is addressed to pay a specified sum at a certain fixed time in exchange for value received.

For instance, Wilkinson & Barker owe William Mackie the sum of £114, 14s. 8d., but find it inconvenient to pay this amount until after the expiration of two months. W. Mackie has need of the money, but, being unable to get it, obtains a substitute by drawing a bill of exchange on Wilkinson & Barker for the amount, in the following terms:—

£114, 14s. 8d.

WORCESTER, *July 10, 1925.*

Two months after date pay to my order, the sum of one hundred and fourteen pounds, fourteen shillings and eight-pence, for value received.

WILLIAM MACKIE.

*To Messrs Wilkinson & Barker,
Parliament Row,
Lincoln.*

This ‘bill,’ as it is called, is then forwarded, either directly or through a bank, to Wilkinson & Barker for ‘acceptance.’ This is done by Wilkinson & Barker writing across the bill in this way:—

£114, 14s. 8d.	Accepted payable at Lloyd's Bank.* WILKINSON & BARKER.	WORCESTER, July 10, 1925
<i>Two months after the sum of one hundred fourteen shillings and received.</i>		<i>date pay to my order, and fourteen pounds, eightpence, for value re- WILLIAM MACKIE.</i>
<i>To Messrs Wilkinson & Barker, Parliament Row, Lincoln.</i>		

This acceptance means that Wilkinson & Barker agree to pay the amount at the end of two months.

A bill may also be accepted by the acceptor writing his name under that of the drawer.

The bill, being accepted, becomes a negotiable instrument, and is returned to W. Mackie, who can transfer it to one of his creditors in payment of a debt, or can discount it at his bankers.

To 'discount' a bill is to accept money for it before the bill is due. When bankers discount a bill they deduct a certain amount for interest.

When the money falls due the bill is handed over to a banker for collection. When the bill is paid it is said to be 'honoured'; if payment is refused when the bill becomes due, the bill is said to be 'dishonoured.'

The difference between a cheque and a bill of exchange is that a cheque can be cashed at once, but a bill of exchange only at the time mentioned.

All bills of exchange have to be stamped, the

* In Scotland most bills are accepted payable, not at a bank, but at the acceptor's place of business, the address of which would therefore be given in the acceptance instead of the name of a bank.

stamp-duty varying according to the nature and amount of the bill. If it is payable on sight or within three days, the duty is 2d. ; if not so payable, the duty is—

To the amount of £10.....	2d.
" " £25.....	3d.
" " £50 ..	6d.
" " £75	9d.
" " £100.....	1s.

And 1s. for each additional £100 or part thereof.

The following are specimen letters relating to bills of exchange :—

14 BRIDGE ST., WORCESTER.

July 9, 1925.

Messrs Wilkinson & Barker,
Lincoln.

GENTLEMEN,

Referring to my letter of the 4th current, I beg to enclose herewith for your acceptance bill for one hundred and fourteen pounds, fourteen shillings and eightpence (£114, 14s. 8d.), payable 2m/d, and shall be glad if you will return me the same, duly accepted, by return of post.

Yours faithfully,

WILLIAM MACKIE.

14 BRIDGE ST., WORCESTER.

July 9, 1925.

Messrs Wilkinson & Barker,
Lincoln.

GENTLEMEN,

I beg to forward you herewith a bill at 2m/d for one hundred and fourteen pounds, fourteen shillings and eightpence (£114, 14s. 8d.), which please accept and return in course of post.

Yours faithfully,

WILLIAM MACKIE.

PARLIAMENT ROW, LINCOLN.

July 10, 1925.

DEAR SIR,

In reply to your letter of the 9th current, we beg to return you herewith bill for £114, 14s. 8d., duly accepted as requested.

Please acknowledge the receipt of the bill.

Yours faithfully,

WILKINSON & BARKER.

Wm. Mackie, Esq.,

Worcester.

Promissory-note.—A promissory-note is another form of bill, but is not so extensively used as the bill of exchange.

£114, 14s. 8d.

PARLIAMENT ROW, LINCOLN.

July 9, 1925.

Two months after date, we promise to pay to the order of William Mackie the sum of one hundred and fourteen pounds, fourteen shillings and eightpence, for value received.

WILKINSON & BARKER.

The difference between the two kinds of bills is that the B/E is drawn up by the person who is to receive the money, and the P/N by the person who is to pay the money.

Dishonoured Bills.—If for any reason the bill is dishonoured, Wilkinson & Barker are still liable for the amount. Notice of dishonour should be immediately sent to them :—

14 BRIDGE ST., WORCESTER,
September 12, 1925.

GENTLEMEN,

I regret to state that your bill for £114, 14s. 8d., dated July 9th last, was dishonoured on being presented for payment at Lloyd's Bank this morning. I shall therefore look to you for immediate payment of this amount.

Yours faithfully,

WILLIAM MACKIE.

Messrs Wilkinson & Barker,
Lincoln.

When bills have been accepted, they are called Bills Payable (B/P) by the person who engages to pay the amount, and Bills Receivable (B/R) by the person who is to receive the money.

In receipting an account discharged by a bill, it is not necessary to affix a receipt stamp.

EXERCISES.

- (1) Messrs Wilson & Co., of Bagnall St., Birmingham, owe Messrs Hampton & Jones, of Caledonia Road, Carlisle, the sum of £220. Write out all the necessary letters and orders to forward this amount by :—
 - (a) Cheque on the Birmingham and District Bank.
 - (b) Promissory-note payable 3m/d.
- (2) Make out draft of B/E for this amount on behalf of Hampton & Jones at 4m/d.
- (3) Write out a letter to Wilson & Co. asking them to 'accept' this draft.
- (4) How would Wilson & Co. 'accept' this draft? Give example.
- (5) Write out letter from Hampton & Jones acknowledging the receipt of the cheque mentioned in Exercise 1.
- (6) What is the chief difference between a cheque and a B/R?

CHAPTER XXII.

SPECIMEN BUSINESS LETTERS.

ACKNOWLEDGING the receipt of a letter :—

44 BAGNALL ST., LICHFIELD.

July 3, 1925.

DEAR SIR,

I beg to acknowledge the receipt of your application of the 4th current for an agency. The matter shall have my early attention.

I am, Dear Sir,

Yours faithfully,

GEO. W. TAYLOR

Mr B. Day,
Winchester.

BOARD OF EDUCATION.

WHITEHALL,

LONDON, S. W.,

July 4, 1925.

SIR,

I am directed to acknowledge the receipt of your letter of the 3rd current, and to state that the information contained therein has been noted.

I am, Sir,

Your obedient Servant,

G. DAVIES,

pro Secretary.

W. Knight, Esq.,
Town Hall,
Middlesbrough.

J. LEE & Co.,
VERNON STREET, EDINBURGH.
July 7, 1925.

Wm. Birch, Esq.,
Edinburgh.

DEAR SIR,

We addressed a letter to you on the 26th ult., enclosing an estimate for the supply of stationery. As no acknowledgment of the receipt of this letter has yet reached us, we shall be glad to hear that it was delivered in course of post.

Yours faithfully,
J. LEE & Co.

Letters requesting payment of debt :—

PORTLAND ST., LEEDS.
July 10, 1925.

DEAR SIR,

Fearing that our small account has been overlooked, we venture to forward you a duplicate invoice, and trust that you will send us a cheque for the amount due at your earliest convenience.

Yours faithfully,
JOHN WHITE & Co.

W. Warburton, Esq.,
Sheffield.

PORTLAND ST., LEEDS.
July 10, 1925.

DEAR SIRs,

Herewith we beg to forward you a statement of our account to March last, from which you will see that there is a balance of £12, 1s. 4d. still due to us. As this has now been owing over three months, we shall be glad if you will kindly forward a cheque for the amount without further delay.

Yours faithfully,
JOHN WHITE & Co.

Messrs Beach & Bailey,
Bartlam.

EMPIRE WORKS, BEDFORD.

July 13, 1925.

GENTLEMEN,

In pursuance of our researches as executors of the late Mr Allen, we found in his books an account against you for £10, 6s. 4d., for work done and goods supplied in October 1923, which seems to have escaped previous attention.

Will you please look into the matter, and send us a remittance at your earliest convenience?

Yours faithfully,

JOSEPH JENNINGS,

Manager for the Executors of the
late Mr Allen.

Messrs Moss & Oakes,
Leominster.

Letter giving notice of a rise in the price of goods :—

MANCHESTER COAL CO., LTD.,
MANCHESTER.

July 14, 1925.

Messrs Phillip & Sons,
Deansgate.

GENTLEMEN,

We beg to inform you that on and after Monday, July 20, our prices for all classes and sizes of household coal will be advanced fivepence per ton.

The terms of payment and the charge for delivery will remain as at present.

Yours faithfully,

Per pro. the Manchester Coal Co., Ltd.,

ERNEST DUCKWORTH.

Letter applying for a situation :—

14 HIGH ST., BEDFORD.

July 13, 1925.

GENTLEMEN,

In reply to your advertisement in to-day's *Post* for a clerk, I beg to offer my services.

I have been in the employ of the late Mr Joseph Allen, of the Empire Works, Bedford, as correspondence and book-keeping clerk, for the last twelve years, during which time I have obtained much valuable experience. I have a good knowledge of the French language, gained during a twelve months' residence in Rouen; can write shorthand at the rate of 120 words per minute; and am thoroughly conversant with book-keeping by double-entry.

For evidence as to character and ability I respectfully beg to refer you to Mr J. Jennings, manager of the Empire Works.

Should you favour me with the appointment, no effort on my part shall be spared to justify the confidence reposed in me.

I am, Gentlemen,

Yours respectfully,

CHARLES PHILLIPS.

Messrs Griffiths & Bennett,
Norwich.

Letter applying for a reference as to character :—

GRIFFITHS & BENNETT,

GENERAL AGENTS,

NORWICH. *July 15, 1925.*

DEAR SIR,

Mr Charles Phillips has applied to us for the post of confidential clerk in our establishment, and has given your name as a reference as to his character.

Will you kindly inform us whether you consider he has the necessary qualifications for this post? Is he, in your

opinion, a discreet and steady man, and does he bear a good reputation generally?

We shall be very grateful if you will give us your candid opinion of Mr Phillips, and shall of course treat the same as strictly confidential. Thanking you in anticipation,

We are, Dear Sir,

Yours faithfully,

J. Jennings, Esq.,

GRIFFITHS & BENNETT.

Empire Works,

Bedford.

Letter of recommendation :—

EMPIRE WORKS, BEDFORD.

July 17, 1925.

Messrs Griffiths & Bennett,

Norwich.

GENTLEMEN,

In reply to your enquiry of the 15th inst., I have much pleasure in stating that I consider Mr Charles Phillips a very suitable man for the position you mention, his abilities and experience being such as peculiarly fit him for the post. He is a man of unimpeachable character, and I can with the utmost confidence recommend him to you.

Yours faithfully,

JOSEPH JENNINGS.

Letter notifying appointment :—

GRIFFITHS & BENNETT,

GENERAL AGENTS,

NORWICH. *July 18, 1925.*

DEAR SIR,

In reply to your application of the 13th inst. for the position of confidential clerk, we have much pleasure in informing you that you have been appointed to the post at a salary of £250 per annum, payable monthly, the appointment to be terminable by one month's notice on either side.

We should like you to commence duty on the 1st prox., if possible.

Please acknowledge the receipt of this letter, stating whether you accept the appointment on the above terms.

Yours faithfully,

GRIFFITHS & BENNETT.

Mr Charles Phillips,
Bedford.

Letter notifying change of address :—

BRITISH SUPPLY ASSOCIATION,
BATH ST., BIRMINGHAM.

July 17, 1925.

DEAR SIR,

Please note that the Midland branch of this Association has been removed to larger and more centrally situated offices at the above address.

Telephone No. 173.

Telegraphic address, 'Supplies, Birmingham.'

Yours faithfully,

ALBERT EMERY,

District Manager.

Messrs Griffiths & Bennett,
Norwich.

Letter notifying a change in the constitution of a firm :—

JOSEPH ALLEN,

CONTRACTOR,

DARLINGTON. *July 14, 1925.*

GENTLEMEN,

I have pleasure in informing you that I have made arrangements for the introduction of further working capital into my business by converting it into a private Limited Company, and have registered the same as Allen, Heath & Co., Ltd.

No change will be made in the management of the various departments, nor will any shares be offered publicly.

The increased facilities which will be at our disposal in the future will enable us to deal with orders with greater promptitude and despatch.

Thanking you for past favours, and soliciting a continuation of your esteemed orders,

I am, Gentlemen,

Yours faithfully,

Messrs Moody & Bednall,

JOSEPH ALLEN.

Middlesbrough.

Letter respecting discontinuance of branch :—

THE BRITISH SUPPLY ASSOCIATION,
GARDNER ST., LONDON, E.C.

July 14, 1925.

DEAR SIR,

After careful consideration, we find we are unable to make our Harrogate Branch a prosperous concern, and have therefore decided to discontinue it at the end of this week.

Thanking you for your past favours,

We beg to remain,

Yours faithfully,

THE BRITISH SUPPLY ASSOCIATION.

W. H. Wilbraham, Esq.,

General Dealer,

Harrogate.

EXERCISES.

- (1) Write a letter to Messrs Linnet & Co., of Cardiff, asking for an immediate settlement of their account, amounting to £69, 4s. 6d., which is now overdue four months.
- (2) Write out a letter of application for the post mentioned in the following advertisement:—

WANTED in a solicitor's office, a capable short-hand clerk, accustomed to office routine.—Apply by letter, with testimonials, to J. S., 'Courier' Office, Leamington.

- (3) Write a letter, headed with your address in full, to Mr Phillip Randle, of High Street, Birkenhead, intimating that owing to ill-health you are about to give up business.
- (4) Write to the Warehouse Company, John St., London, W.C., asking if they can place a warehouse (size about 50 feet by 22 feet) at your disposal for the whole of next week for the storing of machinery parts, and on what terms.
- (5) On behalf of the Warehouse Company, acknowledge the receipt of this letter, and promise a reply by the next post.
- (6) What is the meaning of the following abbreviations :—o/a., L.C., i.e., net, inst., Re, Ad val., B/E, prox., Dr., In trans., Com. ?

CHAPTER XXIII.

PRECIS WRITING.

PRECIS WRITING is the art of condensing long letters and other documents—an art by which a clerk can render very efficient service to his superior by laying before him a faithful and intelligent abridgment of lengthy communications.

The object of the precis is to put any one who has not time to read the original letter in possession of all its leading features. The following characteristics should be found in a good precis :—

(a) It should contain a concise summary of the correspondence, including all that is important and nothing that is unimportant.

(b) It should present this summary in a readable form, expressed as distinctly as possible.

(c) It should be as brief as is compatible with completeness and distinctness.

Before writing out the precis, the letter should be

read through carefully, as the value of the precis depends upon a correct appreciation of the relative importance of the different points.

In addition to a summary of the letter, the precis should show by whom the letter was written, and its date.

To obtain proficiency in precis writing, the student is recommended to abridge some of the long letters that appear in the press from time to time, taking care not to omit anything of importance.

EXAMPLES.

No. 31,199 C.

1876

LOCAL GOVERNMENT BOARD,
WHITEHALL, S.W.

June 30, 1876.

SIR,

I am directed by the Local Government Board to inform you that they have considered your appeal against the disallowance of the sum of 8s. 9d. made by the District Auditor, at his audit, Michaelmas 1875, of the accounts of the Llanfair Caereinion School Board.

The sum in question is the amount of an account of Messrs Grant & Co., of London, charged for a subscription to *The School Board Chronicle*.

The Board have been in communication with the Education Department upon the subject of this disallowance, and are informed that, in the opinion of that Department, the paper contains an amount of official information which is almost indispensable for the due conduct of the business of a School Board.

Having regard to that opinion, the Board are not prepared to go the length of holding that the cost of the publication referred to may not lawfully be defrayed out of the funds of the School Board.

They are, therefore, unable to uphold the Auditor's decision with respect to the disallowance, and they will shortly issue an order reversing the disallowance.

I am, Sir,

Your obedient Servant,

HUGH OWEN, Jun.,

Assistant-Secretary.

To Richard Edwards, Esq.,

Clerk to the School Board

for the District of Llanfair Caereinion,

Llanfair, Welshpool.

PRECIS.

Letter from the Local Government Board, dated June 30, 1876, reversing the decision of the Auditor disallowing payment of 8s. 9d., subscription to *The School Board Chronicle*.

BRANDON, WILTS.

July 20, 1908.

SIR,

With reference to the recent condemnation of fruit, our position is simply this:—

The fruit seized was not ours, but the property of the senders.

We contracted months ago with fruit dealers for large quantities of fruit. The terms of our contracts are that the fruit must be delivered at our factory in thoroughly sound and wholesome condition.

All fruit not complying with the terms of our contracts is therefore rejected, and the loss falls upon the senders.

We cannot prevent the fruit going bad in transit, which it is especially liable to do during this hot weather; nor can we prevent the carrier tendering the consignment to us. All fruit tendered to us, as these proceedings show, is subjected to the greatest possible scrutiny by our experts, and only that which is thoroughly sound and wholesome is accepted.

In fairness to us, we trust that publicity will be given to these facts, as our name has been made so much use of in connection with this matter that people might readily form a most erroneous and unfair opinion regarding our position.

Yours obediently,

For the Wiltshire Preserve Co.,

ERNEST CLARKE,

Manager.

Wm. Lycett, Esq.,

Inspector of Foods, &c.,

Brandon, Wilts.

PRECIS.

Letter from the Wilts Preserve Co., dated July 20, 1908, explaining that the fruit recently seized at their factory had not been accepted by them, owing to unsoundness, and that consequently it still belonged to the sender. They also ask for publicity to be given to their statement.

EXAMINATION PAPERS.

I.

- (1) Briefly describe the method employed in press-copying a type-written letter.
- (2) What would be the postage on the following letters?
 - (a) From London to Bristol—weight, 1 oz.
 - (b) From Chatham to Whitehaven—weight, $4\frac{1}{2}$ oz.
 - (c) From Bristol to Gloucester—weight, 3 oz.
 - (d) From Dover to Calais—weight, $\frac{3}{4}$ oz.
 - (e) From Liverpool to Quebec—weight, $2\frac{1}{4}$ oz.
 - (f) From Leeds to Melbourne—weight, $1\frac{1}{4}$ oz.
 - (g) From Edinburgh to Birmingham—weight, $3\frac{1}{2}$ oz.
- (3) Rule a form of petty cash book, make ten entries in the same, and then balance the book. Commence with £2. 0s. 9d. in hand.

- (4) Write out a telegram to 'Mosaic, London,' asking what their price is for 10,000 exercise books, to be retailed at 2d. each. What would be the charge for this telegram?
- (5) In how many ways can money be remitted through the post-office?
- (6) What is the meaning of the following abbreviations:—A.M., B/R, dwt., 8vo, i.e., pro tem., carr. pd., In trans., %?
- (7) Make out an index for letters copied in the letter-book as under:—

To Fred. Johnson, Esq., Glasgow.....	Page 68
" Phillips & Co., Liverpool.....	" 72
" The Secretary, Porcelain Pottery Co., Derby.....	" 78
" T. C. Horsfall, Esq., Southampton.....	" 81
" Sir Jos. Jenkins, Chirk.....	" 96
" Messrs Parrish & Nicholson, Oban.....	" 99
" Wm. Jacks, Esq., Huddersfield.....	" 107
" Percy James, Esq., M.P., Kensington.....	" 119
" Phillips & Co., Liverpool.....	" 125
" T. C. Horsfall, Esq., Southampton.....	" 132

- (8) Messrs Birch & Griffiths owe you £116, 14s. 8d. They send you a cheque for £50 in part payment of this. Make out a receipt for this amount.
- (9) What papers can be sent through the post for a halfpenny?
- (10) What is a consignment note? What particulars are usually entered on a consignment note?
- (11) In what does a cheque differ from a bill of exchange?
- (12) What is a letter and telegram register? Rule one, and make nine entries in it.
- (13) In what way can a letter be sent by post-office messengers without waiting for the ordinary post? What would be the fee for a letter weighing 2 oz. sent a distance of $2\frac{1}{2}$ miles in this way?
- (14) How are employes specially authorised to sign letters on behalf of a firm? Give an example of the style of signature when this special authorisation is given.
- (15) What are the chief methods of preserving *inward* correspondence?
- (16) What would be the cost of sending an inland registered letter weighing $7\frac{1}{2}$ oz., insured for £5?
- (17) Write a letter to Messrs Baines & Co., of Dublin, asking them to accept a draft bill of exchange for £66, 16s. 8d. at $\frac{1}{2}$ m/d.

- (18) Write a letter replying to this, and enclosing the bill duly accepted.

II.

- (1) Describe the process of duplicating a letter by the gelatine process.
- (2) Write to Messrs Hughes & Co., Sheaf St., Nottingham, enclosing cheque for £120 in settlement of their account.
- (3) Acknowledge the receipt of this on behalf of Messrs Hughes & Co., and make out a receipt for the same.
- (4) Name the chief towns on the lines of the following railways, viz. :—
 - (a) London and North Eastern.
 - (b) London, Midland, and Scottish.
 - (c) Great Western. (d) Southern.
- (5) Letters to Mr Joseph Yorke are copied on the following pages of the letter copying-book :—261, 274, 286, 289, 295, 306, 329. Give the cross-reference number that would be entered on each page.
- (6) Rule a form of postage-book, and make twelve entries therein.
- (7) Give three examples of the letter reference, and explain their meaning.
- (8) Write to Messrs Rogers & Shelley, of Stafford, pointing out that they have overcharged you to the extent of £3, 6s. 9d. for the goods sent on the 1st ult.
- (9) Reply to this on behalf of Messrs Rogers & Shelley, expressing regret for the mistake, and enclosing a corrected invoice.
- (10) Docket the above letters (Nos. 8 and 9).
- (11) What items are usually paid out of the petty cash account ?
- (12) Draw up bill of exchange for £136 at 3m/d.
- (13) What would be the postage on the following ?
 - (a) Newspaper weighing 3 oz., from Sheffield to Manchester.
 - (b) Letter weighing 3 oz., from Sheffield to Manchester.
 - (c) Parcel weighing $4\frac{1}{2}$ lb., from Manchester to Glasgow.
 - (d) Letter weighing $3\frac{1}{4}$ oz., from Hull to Berlin.
- (14) What is the chief object of precis writing ?
- (15) What is the difference between a cheque drawn payable to '..... or Order,' and one drawn payable to '..... or Bearer ?'

- (16) Write out an order for the following goods to Messrs Hall and Powell, of Wine Court, London :—
 2 pipes of port, at £45 each.
 10 cases champagne, at £3, 7s. 6d. per case.
 40 cases claret, at 42s. 6d. per case.
 100 boxes Havana cigars, at 12s. 6d. per box of 50.
- (17) Messrs Hall & Powell send these goods, carriage paid, per the Great Western Railway. Make out an invoice for them.
- (18) Write a short letter to accompany this invoice asking for early payment.

III.

- (1) What would be the amount of postage to be paid on the delivery of the following letters, assuming that they were posted unpaid ?
 (a) From Birmingham to Leicester—weight, 3 oz.
 (b) From Birmingham to Swansea—weight, $4\frac{1}{2}$ oz.
 (c) From Cardiff to New York—weight, $\frac{3}{4}$ oz.
 (d) From Glasgow to Edinburgh—weight, $6\frac{1}{2}$ oz.
- (2) Mention some of the advantages of press-copying all outward correspondence.
- (3) Write to the Advertisement Manager of the *Morning Chronicle*, asking him to insert the following advertisement in next Monday's issue :—

THE TEA SUPPLY ASSOCIATION want a manager for their Harding branch. Salary, 35s. per week and commission on all sales.

Applications, accompanied by not more than three testimonials, to be sent to the Secretary of the Association, Lamb St., Whitehall, S.W.

- (4) Write a letter making application for this post.
- (5) What would be the effect of crossing a cheque :—
 (a) ' Coutts & Co.' ?
 (b) ' and Co.' ?
- (6) Name the courses of three of the chief canals in the United Kingdom.
- (7) What is a late-fee letter ? What would be the postage to be paid on such a letter, weighing 3 oz., from Chester to Gloucester ?
- (8) What is the largest-sized packet allowed to be sent through the letter-post ?
- (9) What is the difference between a B/E and a P/N ?
- (10) By what methods can parcels be conveyed between towns ?

- (11) What is the meaning of the following commercial abbreviations :—3m/d., F.o.b., Ret., prox., Oct., net, B/L, ult., Recd. ?
- (12) Write out a notice convening a meeting of the executive committee of the 'Star' Building Society, at seven o'clock on Monday next, in the Municipal Buildings.
- (13) How would you proceed to duplicate this by the stencil process ?
- (14) Write a letter to the Chief Commissioner of Inland Revenue, objecting to the payment of income-tax in respect of certain house property, on the ground that the property belongs to a friendly society, which is legally exempt from income-tax.
- (15) Write a precis of this letter.
- (16) Write out an official acknowledgment of the receipt of this letter.
- (17) Make out a receipt for £26, 5s. 0d., due March 25, 1899, being half a year's rent of offices.
- (18) Explain the difference between a postal order and a money-order.

ANSWERS TO EXERCISES.

CHAPTER IV.

- (2) 3d. (5)
- $5\frac{1}{2}$
- d.

CHAPTER V.

- (3)
- $0/26$
- ,
- $19/38$
- ,
- $26/57$
- ,
- $38/81$
- ,
- $57/98$
- ,
- $81/$
- .

CHAPTER VI.

- (1) Balance left, 10s. 7d.

CHAPTER VII.

- (1) $1\frac{1}{2}$ d. ; $2\frac{1}{2}$ d. ; $1\frac{1}{2}$ d. ; $2\frac{1}{2}$ d. ; $2\frac{1}{2}$ d.
 (3) 1s. 3d. ; 9d.
 (5) 5d.
 (6) $2\frac{1}{2}$ d. ; 3d. ; 6d.
 (8) 30 inches if in roll form ; 2 feet if not.

CHAPTER VIII.

- (4) Page N ; page O ; page R ; page L ; page M ; page H.

CHAPTER IX.

- (1) (Specimen answer), 'Star, Reading. Postpone visiting warehouse till Friday. Manager in London. Williams, Swindon.'
 (2) 1s. 4d. ; 1s. 3d. ; 2s. $8\frac{1}{2}$ d.
 (3) 1s. 5d. ; 1s. 3d.

CHAPTER XII

- (2) 4d.

CHAPTER XV.

- (3) Aug. 12, June 1, July
- 22**
- (5) 1st prox.

CHAPTER XVIII.

- (1) $\frac{J}{68}$; $\frac{20}{142}$; $\frac{M.2}{6}$.
 (3) $\sqrt[1]{\frac{384}{80}}$, $\sqrt[1]{\frac{402}{36}}$, $\sqrt[1]{\frac{418}{97}}$, $\sqrt[1]{\frac{426}{99}}$

ANSWERS TO EXAMINATION PAPERS.

I.

- (2) $1\frac{1}{2}$ d. ; $2\frac{1}{2}$ d. ; 2d. ; $2\frac{1}{2}$ d. ; $3\frac{1}{2}$ d. ; $2\frac{1}{2}$ d. ; 2d.
(13) 1s. 6d.
(16) 6d. (3d. postage and 3d. registration fee).

II.

- (5) /274, 261/286, 274/289, 286/295, 289/306, 295/329, 306/.
(13) 1d. ; 2d. ; 9d. ; 7d.

III.

- (1) 4d. ; 5d. ; 3d. ; 6d.
(7) $2\frac{1}{2}$ d.
(8) If in roll form, 30 inches long and 4 inches in diameter ; if not in roll form, 2 feet long, 1 foot wide, and 1 foot deep.

THE END.

